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Administration, Department of
Examiners, Board of
Report. Annual

TWELFTH ANNUAL REPORT

NON-CIRCULATING

OF THE

STATE EXAMINER

OF MONTANA

FOR THE

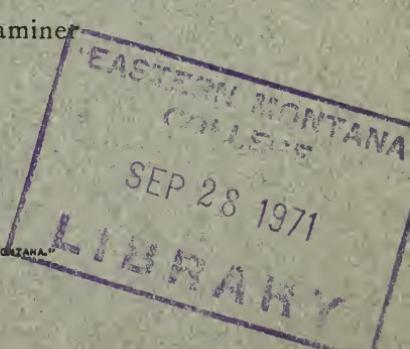
Fiscal Year Ending November 30, 1906

MONTANA ROOM

T. E. COLLINS, State Examiner

F. H. RAY, Assistant Examiner

"INDEPENDENT PUBLISHING COMPANY, HELENA, MONTANA.



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"INDEPENDENT PUBLISHING COMPANY, HELENA, MONTANA."



OFFICE OF
STATE EXAMINER

Office of State Examiner,
Helena, Montana, November 30, 1906.

Hon. Joseph K. Toole, Governor of Montana.

Sir:—In compliance with the law I submit this, the Twelfth Annual Report of the State Examiner's Office, for the fiscal year ending Nov. 30, 1906.

BANKS.

During the year seven State Banks have been incorporated, as follows:

	Capital.
Hewett State Bank, Basin	\$ 30,000.00
First Trust & Savings Bank, Billings	100,000 00
Citizens State Bank, Big Timber	40,000.00
State Bank of Harlowton, Harlowton	30,000.00
Laurel State Bank, Laurel	25,000.00
State Bank of Terry, Terry	20,000.00
First State Bank of Thompson Falls, Thompson.....	20,000.00

Total new capital \$265,000.00

Of the thirty-six state banks reported in 1905, the Bank of Valley County, Glasgow, has become a national bank, the First State Bank, Kendall, liquidated, and the Aetna Bank & Trust Co., Butte, was removed from the supervision of this office by the 1905 Legislature (Chapter 104, Section 15), and has recently failed. This leaves forty banks now under State Examiner. To date not a failure has occurred among banks under supervision of the Montana State Examiner.

The total resources of the thirty-nine banks reporting November 12, 1906, was \$23,696,892.43, an increase of \$5,025,325.81 as compared with the thirty-six banks reporting November 9, 1905.

FOREIGN CORPORATIONS DOING A BANKING BUSINESS IN MONTANA.

The 1905 Legislature wisely subjected these to supervision of

State Examiner, and imposed requirements similar to those of state banks, but unwisely provided that the act (Chapter 104) should not apply to any foreign corporation then lawfully engaged in banking. This operated to exempt the Aetna Bank & Trust Co., a West Virginia corporation, in Butte. The Examiner's office, supported by the Attorney General's office, contended that this exemption was unconstitutional and made repeated demands for report, and to be permitted to examine. To enforce these demands action was instituted in the District Court, where the State lost, and then appealed to the Supreme Court, without success.

The recent failure of the Aetna and a loss of several hundred thousand dollars to depositors is a warning example of banking without supervision.

PRIVATE BANKS.

The recommendation in my 1905 report that private banks be placed under supervision and subject to the same restrictions as state banks, both as to capital and method of transacting business, is approved generally by all bankers, both corporate and private. Many of the states of the Union have especially good laws by which the public is protected, as much as can be by law, from dishonest and vicious banking. These laws are held to be constitutional by the courts. While Montana has some private banks of exceptional financial strength, there is no law preventing persons of meagre finances and no experience from doing a banking business.

CERTIFICATES OF AUTHORITY TO BANKS AND BUILDING AND LOAN ASSOCIATIONS.

Because the State Examiner is charged with the supervision of state banks, foreign corporations doing a banking business and building and loan associations, it is best that from his office should issue authority to these organizations for beginning business. As the laws stand some state banks, foreign corporations and foreign building and loan associations are required to obtain certificate from the State Auditor, while other state banks and all domestic building and loan associations are only required to file papers with Secretary of State before commencing business. Most of these laws were enacted prior to creation of Examiner's office, and to effect the desired change it will be

necessary to amend Sections 570, 591 and 621 of the Civil Code, Section 2, page 232, and Section 10, page 235, of the 1897 Session Laws and Sections 1, 2, 3, 4 and 8, Chapter 104, Acts of 1905. (Page 232.)

BUILDING AND LOAN ASSOCIATIONS.

Five domestic and one foreign (the Western Loan & Savings, Salt Lake) building and loan associations are under the supervision of the State Examiner. Two, the Missoula and Big Timber associations, have so recently organized that no statement is due.

Several domestic associations organized prior to creation of this office are subject to the Building and Loan Commissioners. No reports of these come to this office. If the Commissioners were required to report to the State Examiner it would enable him to submit in his report official data of all the building and loan associations of Montana.

These associations are most efficient aids to home building and saving. In contrast with them are some investment company "schemes" of foreign birth and unknown merit, that solicit business in Montana and against which the State provides no safeguards. No foreign investment, building and loan, or similar corporation or association should be allowed to do business in this State without supervision and an annual license from this office.

STATE BOARD OF HORTICULTURE.

Attention has heretofore been called to the disbursements by this Board of its fees, and in letters to the former Secretary it was recommended that the Legislature be asked to appropriate an amount sufficient for all the Board's expense, and not compel the Board to either disburse its collections or cripple its work. The Legislature declined and a practice which does not obtain in any other State office and which is probably illegal, is forced on the Board. However, under methods required by this office, all receipts and disbursements must be properly accounted for.

NORMAL SCHOOL BOND FUND.

Warrants were drawn against this fund in 1905 to the amount of \$14,618.30. Of this \$191 was for expenses incurred in selling bonds and a legal claim against the Normal School Bond Fund; the balance, \$14,427.30, was on account of the Normal School

buildings and could not be legally drawn against or paid out of the Normal School Bond Fund. As there is now outstanding of these warrants \$5,316.35, the amount actually paid out of the Normal School Bond Fund illegally was \$9,110.95.

PERMANENT SCHOOL FUND INVESTMENT.

In this are the following bonds:

School of Mines Building Bonds.....	\$120,000
State Normal School	25,000
Deaf and Dumb Asylum	9,000
	<hr/>
	\$154,000

The State Supreme Court has declared the State Normal School bonds illegal, and the other bonds, being in the same cases are by implication also illegal.

OFFICIAL BONDS.

It is often difficult to enforce collection of personal bonds. Sureties die or become insolvent, and the impaired or worthless bond is not replaced promptly. For this reason alone (and there are others) the law ought to require that any bond given by a state, county or township official be issued by a surety company authorized to do business in Montana, and the cost of such bond should be paid by the State, county or township protected. To prevent any combination and unreasonable rates the proposed law should specify a maximum rate which could not be exceeded.

Without changing the existing methods of approving official bonds it would be well to empower the State Examiner to, at any time, inspect an official bond, and if he found same faulty in form or deficient financially, to enforce demand for a satisfactory substitute.

STATE TREASURER'S BOND.

Section 449 of the Political Code requires the State Treasurer to execute an official bond in the sum of \$150,000. This bond is absurdly inadequate protection for all the cash fund balance, investment securities and trust deposits in his keeping, which on Nov. 30th exceeded \$2,000,000. The law should require bonds from approved surety companies in a total sum to be fixed from time to time by the State Board of Examiners, and since the cost of such bonds would probably exceed the treasurer's \$3,000 salary, all expense should be paid by the State.

ESCHEATED ESTATES.

In an examination of Granite County this office found the Whalen Estate, consisting of an \$800 claim for a certificate of deposit issued by a Philipsburg banker, which certificate had been lost. No heirs to the estate could be found, and as the claims against it, including probate costs, would approximate \$200, there should escheat to the State about \$600. The banker was willing to pay the claim if given satisfactory indemnifying bond. The Public Administrator refused to furnish such bond because he would be a beneficiary only to the amount of his fee, less than \$60; no bonding company would give such a bond, and there being no authority for any state official to execute such bond, this estate remains unsettled and the State is deprived of the \$600 which should escheat.

To remedy this and provide for similar conditions hereafter a law should be enacted authorizing some State official, say the treasurer, to execute on behalf of the State when necessary and requested by the Attorney General, an indemnity bond.

INHERITANCE TAX.

Of this tax 40 per cent is paid into the County General School Fund and 60 per cent into the State General Fund. The State received in 1905 \$5,191.67, and in 1906 \$6,884.76. The present law (page 83 of 1897 Session Laws) is ambiguous and conflicting and as applied discriminates unjustly. Under this law and the decision of Supreme Court (22 Montana 4), there is no tax on real property passing to direct heirs (father, mother, husband, wife, child, etc.), while on personal property passing to direct heirs in amount of \$7,500 and up there is a tax of 1 per cent. "In all other cases" the tax is 5 per cent. Under this a direct heir may receive real property in any amount, say \$100,000, and there is no tax. If the same heir inherited personal property in amount of \$7,499, there is no tax; but if the amount is \$7,500 there is a tax of 1 per cent. A collateral heir (uncle, cousin, nephew, etc.), would pay 5 per cent on any property in amount of \$500.

If the small estate, say less than \$7,500, was exempt and the rate graduated according to value, on estate of \$7,500 and up, it would be more equitable than the present law or a uniform rate and yield a larger revenue. Certainly the greater the value of the estate the higher the rate it ought and can afford to pay.

CANCELLATION OF UNCALLED FOR WARRANTS IN STATE AUDITOR'S OFFICE.

There has accumulated in the State Auditor's office many warrants returned by postmasters, owners of which cannot be found. These exceed \$2,500. Some were issued over seventeen years ago, and all still show on the books as a liability. There is no law authorizing their cancellation, but there should be, because there is slight probability of the owner being found, so the liability is remote, and a dishonest officer or deputy could easily use these warrants, obtain cash on them and escape detection. All returned or uncalled for warrants one year old should be cancelled and then filed in a special drawer. If owner ever applied the records would show amount due and another warrant could then be issued therefor.

LICENSES.

More than three-fourths of license revenue is from liquor dealers, and to see that none liable escape payment the Examiner's office made a careful comparison of liquor licenses in Montana, as reported by the United States Internal Revenue Department, with a list of such licenses as reported by each county treasurer. This involved much work, but the result is valuable.

In Silver Bow County there is and has long been flagrant violation of the license law. Four or five saloons do business without paying license to the county. The county attorney prosecuted the offenders, but each jury in the justice of the peace court found the accused "not guilty." Neither grand jury indictments or injunctions are available to close these saloons.

Section 4049 of the Political Code, which requires the county treasurer to seize and sell the property of a person failing or refusing to pay license, was intended to afford ample remedy, but is not invoked by treasurers because the Montana courts have held (*Chauvin vs. Valiton*, 8 Montana, 451) that the summary seizure and sale of property belonging to another, but in use by a person from whom a license is due, violates the Fifth and Fourteenth Amendments to the United States Constitution. Section 4049 is ineffective and should be so amended as to require the county treasurer, having made diligent effort to collect the license from the liquor dealer, to make

a complaint in writing to a justice of the peace, stating therin that the liquor dealer (naming him), is doing business at (describing place by number, street, town, county and state), without a license as provided by law, and that altho diligent efforts have been made to collect the license (giving date when the license became due and the amount thereof), he refuses to pay the same (asking for judgment for the amount of license and costs). Upon such complaint being filed the justice of the peace, in addition to the subpoena, should be required to issue a warrant to the sheriff of the county directing him to proceed to said place of business, dispossess the people in charge, close the place and keep same closed until such license and all costs are paid. If the verdict of the jury upon the trial of the case is for the defendant, then the complaint should be renewed and the place kept closed by the sheriff under said renewed complaint until the license and all costs are paid. The county treasurer should be authorized to draw his warrant upon the contingent fund in his hands for the preliminary and other proceedings.

While the majority of the professional licenses over most of the State are paid with reasonable promptness, these collections are more difficult to make than any other class. In some counties so strong is the sentiment against the license demanded of doctors, lawyers and dentists that the county attorney will not prosecute delinquents, and in some Silver Bow County prosecutions the jury verdict was "not guilty." Professional licenses are less than one per cent of the total licenses collected, are unfair and inequitable, and should be repealed.

Suits were instituted in Silver Bow County to collect an aggregate of \$63,000 in oleomargarine licenses. This litigation is pending.

The whole license system of the State is crude and levied very unequally and with no regard to uniformity even on the same occupation, when divided into classes. It all needs careful revision and additional duties should be put on this office and upon the collecting officers. This office should have supervisory control in the matter of levying the license and have authority equally with the Treasurer to compel the production of books or the examination of same with the view of determining the amount of license. The merchant should be compelled to state under oath the amount of his sales during the past three or six

months, so as to give the treasurer and the State Examiner facts upon which an estimate could be based of the sales for the ensuing three months. No one should be allowed to do the business for which a license is required without having first procured the same, and if there is open and notorious violation of this, as there is in many communities of the State, the county treasurer and his bond should be held responsible.

The merchant license of this State is a fair and equitable way of collecting revenue, as it is based on the sales made, but the division into classes is unfair as it puts a heavier burden on the small dealer than on the large one.

The above applies, in a large measure, to the collection of personal property delinquent taxes. The burden of proof showing diligence should be on the county treasurer, and where he cannot show compliance with the law he and his bondsmen should be held to a strict accountability.

The State Examiner and Board of County Commissioners should have the authority to jointly order the cancellation of any personal property taxes which cannot be collected, after due diligence has been made to collect. The statute of limitations against this class of taxes is two years, so that eternal vigilance and strict compliance with law should be enforced. Before limitation expires the State Examiner and Board of County Commissioners should either bring suit against the county treasurer for the amount of the tax unpaid or have it cancelled on proper showing. Collecting officers in the United States and in other states are held to a strict compliance with the law and accountability for the non-collection of revenue. A little change in our law will produce the same results here.

STATE EXAMINER'S OFFICE—INCREASED WORK—FEES.

Due to various causes the work of the State Examiner's office has very largely increased compared with two years ago, and is fully three times more than when created in 1895. The 1905 Legislature wisely required state banks to make to the State Examiner not less than four published reports yearly. Calls for these are made five times annually, simultaneously with the call of Comptroller on national banks. The checking and tabulation of these reports takes considerable time. Besides the

fifteen new state banks incorporated in the past two years, another county was created and additional building and loan associations organized, these with a notable increase in the business of old banks, counties and all state offices, has so augmented the work that additional assistance and expense funds are absolutely necessary. The annual appropriation made by the 1905 Legislature for salaries and expense was \$7,000, exactly the same amount as was appropriated ten years ago when the office was created and had less than one third as much work. The State Examiner's first report, 1895, showed nine state banks with total assets of \$3,430,551. These banks reported quarterly to the State Auditor. There are now forty state banks, thiry-nine of which on Nov. 12, 1906, has \$23,696,892 total assets. A single bank now has assets exceeding by over \$2,000,000 the combined assets of the nine state banks in 1895. All of the forty banks report five times a year and each must be personally visited and examined annually.

Though economy has been exercised, the appropriation for office and traveling expenses, \$1,500 per annum, was not sufficient for 1906 and there is a deficiency. The railroads have furnished the Examiner with a pass, which has saved the State an expense of at least \$300.

To better perform the important duties of this office another deputy and \$750 more expense fund are needed.

The annual appropriation required for 1907 and 1908 is:

Salary State Examiner	\$2,500
Salary First Assistant State Examiner.....	2,000
Salary Second Assistant State Examiner....	1,500
Salary Deputy State Examiner	1,200

	\$7,200
Traveling and office expense	2,250

	\$9,450

In the past four years the fees from the Counties and Banks have paid about five sixths of the total cost of the office; and as the counties and banks require five sixths of the time and all the travelling expense such a decision is only fair to the state.

The present schedule of fees should be revised to more equitably distribute the cost among counties and banks. Silver Bow County (in which one Examiner could work continuously) has

cost four times as much as any other county and should pay more, and yet it pays the same fee as second class counties, \$250. The seventh and eighth class counties, instead of \$75, should pay \$100 at least. Allowing other counties to remain as now the revised schedule would be as follows:

Counties of the First Class.....	\$750 per year.
Counties of the Second Class	350 per year.
Counties of the Third Class	250 per year.
Counties of the Fourth Class	200 per year.
Counties of the Fifth Class	150 per year.
Counties of the Sixth Class	125 per year.
Counties of the Seventh Class	100 per year.
Counties of the Eighth Class	100 per year.

Under this revision the annual county fees would be increased from \$3,525 to \$4,350.

The forty banks on the 1903 schedule would pay \$2,425. A revision as follows would in my opinion be more equitable than the present and would increase the total fees from banks to \$3,725:

Banks With Capital Stock Annual Fee.

Up to \$25,000 inclusive	\$ 50.00
Over \$25,000 less than \$50,000	75.00
\$50,000 to \$75,000 inclusive	100.00
Over \$75,000 to \$100,000 inclusive	150.00
Over \$100,000 to \$200,000 inclusive	200.00
Over \$200,000 less than \$300,000	250.00
\$300,000 and up	300.00

One foreign building and loan association pays \$200 and five domestic associations will pay \$20 each.

The fees received under foregoing would be: Counties, \$4,350; banks, \$3,725; building and loan associations, \$300; total, \$8,375, leaving \$1,125 of proposed cost to be paid by State.

Should the Legislature put existing private banks under supervision there would be increased revenues enough from them to meet the additional expense that would be incurred.

AD VALOREM TAXATION.

The assessment of real and personal property in the State without state equalization, is getting worse each year from the standpoint of uniformity in taxation and just valuation. The only injured party is the State, because the rate is fixed and limited by the Constitution. If the Legislature would limit the tax

levy as closely in the counties as it is limited for the State, the result would be full assessment, economy in expenditures and fairly equal contribution from each county to the state revenue, or if the State would abolish its advalorem tax altogether and take all the license tax together with a graduated income tax on all corporations, with no exception, doing business within the State, and upon persons when the income exceeds, say, \$5,000 per annum, this would produce sufficient revenue for State purposes and the contribution would be fair and uniform. The total license tax on liquor dealers under the present schedule would be \$500,000 per annum and the income tax could be readily fixed so as to produce sufficient additional revenue for all legitimate purposes up to \$1,000,000, without unduly burdening any industry in the State.

COUNTY FISCAL YEAR.

In the 1904 report of late Examiner Wm. Hudnall, and in my 1905 report, it was recommended that the county fiscal year be changed because the large volume of work in December prevented treasurer and clerk from making annual reports in time for the Examiner to audit and publish by date the Legislature met.

Arguments for change to Aug. 31st (end of third quarter), are that then the treasurer and clerk have less work and the reports would reach the State Examiner in time to publish before January 1st.

For closing the county fiscal year December 31st the following reasons are urged:

1. The Commissioners, who now meet in December, could audit bills to date, warrants to pay same would be issued that month, and thus a statement Dec. 31st would cover that entire calendar year; whereas, by closing Aug. 31st, only claims, except salaries would be paid up to May 31st, save in Silver Bow County, thus leaving much of the expense for a given year to be included in report of the next year.

2. Since county officers, except treasurers, change first Monday in January, if the fiscal year ended December 31st, the fiscal reports would correspond with each administration and fair comparisons could be made, one with another. Such a comparison is impossible now and would be with August 31st as the close.

3. Annual reports could be made promptly December 31st, and would reach the Examiner almost as soon as under present conditions.

WITNESS FEES IN COURTS NOT OF RECORD.

Section 4653 as amended in 1903, page 107, requires that witnesses in courts, not of record, in criminal actions and on coroner's inquests, shall receive one dollar and fifty cents per day and ten cents per mile for each mile "actually and necessarily traveled." There is no limit to the number of witnesses or postponements of trial. In one county this law has been abused and the county auditor obliged to allow claims under it that were in part "graft." To prevent further abuse of this act I recommend that Section 4653, page 107, 1903 Laws, be amended by adding thereto the following:

Provided, a Justice of the Peace or a coroner shall not issue subpoenas for more than six witnesses in any criminal case or inquest, except upon written permission, issued in duplicate, by the County Attorney, specifying who in excess of six may be subpoenaed; nor shall the witness be allowed more than one dollar and fifty cents plus mileage for attendance on any one case, unless the County Attorney certifies that the case required more than one full day of six hours, in which case \$3.00 may be allowed as per diem, but no more.

ASSESSORS AND PERSONAL PROPERTY TAX COLLECTIONS.

There is a wide diversity of practice in the collection of per capita poor and road and the personal property taxes, and but one law. In some counties the assessor is deputized by the treasurer and collects poor and personal property tax, while about the county assessing. In several counties the assessor absolutely refuses to act as deputy treasurer. In many counties the law does not permit the county treasurer to have a deputy except in October, November and December, and as his office must be kept open it is impossible for him to collect per capita and personal property taxes in remote parts of the county. Prior to the Supreme Court decision that the treasurer was the sole tax collector, the assessor under Sections 3940 and 3967 of the Political Code collected personal property and poll tax. Under present conditions, in counties where the assessor is unwilling

to act as deputy treasurer, either these tax collections must be neglected or the cost of a special deputy's salary and traveling expenses must be incurred, which in fifth, sixth, seventh and eighth class counties is prohibited by Section 4602, Political Code.

COMMISSIONS ON PER CAPITA TAX COLLECTIONS.

There is no specific authority for paying commissions for collecting the poor or road tax. In several counties no such commissions are paid; in others the paymasters of railroad, mining and other corporations hold out a commission on all road and poor taxes collected. The rate runs from 10 per cent down to 2 1-2 per cent, the last in Silver Bow County. The practice has been justified by commissioners on the ground that it resulted in larger collections than otherwise, and that, under Section 4230 of Political Code, discretion could be exercised by the Board. The taxes are both very unjust and should be repealed, but if not repealed a commission of 2 1-2 per cent should be allowed for their collection.

DUTIES OF COUNTY CLERK.

There should be added to Section 4424, Political Code, the following:

"He must, at the close of business each quarter in the fiscal year, count the cash in the county treasurer's office and certify the amount therein to the county commissioners and State Examiner."

While this has generally been done at the request of the Examiner at times some clerks have objected and others neglected to count the treasurer's cash.

PUBLIC ADMINISTRATOR.

Too often this office is negligently conducted. The fees are small, the bond required large, and frequently the duly elected admintsrator will not qualify. In several counties the administrator does not reside at the county seat, and as the Examiner cannot afford the time and expense of a special trip, the administrator's office is not examined. In such cases the Examiner must depend on correspondence, which is rarely satisfactory. The office, to insure efficient service, should be salaried.

EMBEZZLEMENT IN SILVER BOW COUNTY.

Chief Deputy Wm. P. Farrell, in Clerk of the District Court's office, Silver Bow County, was discovered by the Examiner to be an embezzler. The details of this case are voluminous and contained in a special report to the County Attorney and County Commissioners of Silver Bow County, September 26, 1906.

Briefly, Farrell issued fraudulent juror and witness certificates amounting to \$14,252.60, and obtained cash thereon mostly through two accessories. The investigation of this consumed a month and disclosed forgery and fraud by various methods, some very clever, extending back three years. These juror and witness certificates are not checked by the Examiner because the law (Sections 4645-49 Political Code) requires the commissioners to do this, and it is a physical impossibility for the Examiner's office to make such detail check. This office has over 140 county offices and forty state banks and twelve state offices to examine.

The Examiner does, in the clerk of the court's office, make a careful check of civil, criminal and probate registers, marriage licenses and naturalization records against the fee book to ascertain that fees and fines are collected and properly accounted for. He also checks trust funds and inheritance tax records. More than this he cannot do. In Silver Bow County the commissioners did compare, each month the clerk of court's statement with certificates and affidavit stubs; on these stubs is an affidavit that the juror or witness had served — days and traveled — miles, signed by himself and the clerk or deputy. The commissioners relied on these affidavits and did not check time book or sheriff's returns. This made padding of time books and forged affidavits possible without detection, especially as these certificates are disbursements (and the only ones) for which no claims are filed with auditor.

The Clerk of the Court and his predecessor were victims of misplaced confidence in Deputy Farrell, neither clerk or other deputies being implicated. About 150 certificates were forged by Farrell. On trial for two of these he was convicted and sentenced for twenty-eight years. The accessories are either convicted or are awaiting trial. Civil suits to recover the \$14,000 have not yet been instituted.

To prevent and detect future fraud in these certificates a sys-

tem has been devised by the Examiner's office and instructions covering the same have been sent to each clerk of court in the State. Hereafter, unless there is collusion involving four offices, it will be easy for the commissioners to quickly detect error or fraud.

SHORTAGE IN PUBLIC ADMINISTRATOR'S OFFICE.

In Deer Lodge County the Public Administrator deposited his money with one of his bondsmen. This bondsman died, his estate was insolvent, and owed the administrator \$5,945.30. For this the other bondsmen are amply responsible, so no loss will accrue to estates.

Before closing this report it is but fitting that I should express my hearty appreciation of the work of Mr. F. H. Ray, the Assistant Examiner, whose work in the office and in the field has been constant and untiring and to whose knowledge and industry is due the efficiency and uniformity of county and state office methods and reports. T. E. Collins, Jr., has also rendered excellent service both in the office and in the examination of offices and banks.

Respectfully submitted,

T. E. COLLINS,
State Examiner.

STATE EXAMINER'S EXPENSE ACCOUNT.

Appropriation for 1906	\$1,500 00
Balance from 1905 appropriation	220 11
	<u>\$1,720 11</u>

1905—

Dec. 12—F. H. Ray, expense	\$ 63 75
Dec. 14—Independent Publishing Co., printing	21 20
Dec. 27—F. H. Ray, expense	119 00

1906—

Jan. 13—State Publishing Co., supplies	1 45
Jan. 29—F. H. Ray, expense	26 75
Feb. 19—G. A. Irwin, mileage	31 90
Mar. 8—T. E. Collins, Jr., expense	8 00
Mar. 12—R. M. B. Telephone Co., telephone	3 20
Mar. 16—State Publishing Co., supplies	3 11
Apr. 5—T. E. Collins, r., expense	10 10
Apr. 16—T. E. Collins, Sr., expense	90 60
Apr. 16—T. E. Collins, Jr., expense	29 35
Apr. 26—G. A. Irwin, stamps	20 00
May 2—T. E. Collins, Jr., expense	32 60
May 19—R. M. B. Telephone Co., telephone	25
May 25—State Publishing Co., supplies	8 58
May 28—F. H. Ray, expense	75 00
May 28—T. E. Collins, Jr., expense	30 10
May 31—G. A. Irwin, mileage	75 00
June 11—F. H. Ray, expense	30 85
June 14—T. E. Collins, Sr., expense	85 00
June 22—T. E. Collins, Jr., expense	36 90
June 25—L. Polk & Co., Gazetteer	8 00
June 29—T. E. Collins, Jr., expense	16 15
July 9—T. E. Collins, Jr., expense	75 00
July 11—F. H. Ray, expense	32 20
July 13—Independent Publishing Co., printing	10 90
July 14—R. M. B. Tel. Co., telephone	60
July 16—T. E. Collins, Sr., expense	62 40
Aug. 10—F. H. Ray, expense	51 75
Aug. 16—T. E. Collins, Jr., expense	43 85
Aug. 20—T. E. Collins, Sr., expense	93 30
Sept. 9—F. H. Ray, expense	68 30
Sept. 15—T. E. Collins, Jr., expense	75 60
Sept. 17—State Publishing Co., suppli.....	2 40
Oct. 8—F. H. Ray, expense	85 90
Oct. 9—E. R. Callister, typewriting	20 00
Oct. 13—T. E. Collins, Sr., expense	99 40
Oct. 13—H. R. Martin, repairing typewriter	6 00
Oct. 13—R. M. B. Tel. Co., telephone	60
Oct. 13—Independent Publishing Co., printing	21 20
Nov. 16—E. R. Callister, typewriting	5 00
Nov. 17—F. H. Ray, expense	45 75
Nov. 19—T. E. Collins, Sr., expense	78 95
Nov. 21—T. E. Collins, Jr., expense	12 65
Nov. 30—F. H. Ray, expense	1 50
Nov. 30—Underwood Typewriter Co., typewriter	117 25
Nov. 17—R. M. B. Tel. Co., telephone	3 48
Nov. 30—Independent Publishing Co., printing	21 20
Nov. 30—State Publishing Co., supplies	46 15
Nov. 30—T. E. Collins, Jr., expense	24 40

\$1,932 57

Deficiency \$ 212 46

ANNUAL REPORT OF STATE EXAMINER.

19

DALY BANK & TRUST CO.

Anaconda,

John R. Toole, President.

E. J. Bowman, Vice President.

DIRECTORS.

John C. Lalor. J. R. Toole.
 A. J. Campbell. J. G. Moroney.
 E. J. Bowman.

Louis V. Bennett, Cashier.

RESOURCES.

	Jan. 29.	Apr. 6.	June 18.	Sept. 4.	Nov. 12, 1906.
Loans and discounts	\$193,318.61	\$511,772.15	\$ 662,139.87	\$ 191,162.66	\$ 593,296.2
Overdrafts	611,467.77	480,287.59	456,714.36	406,224.29	672,461.80
Bonds and warrants	15,256.76	21,555.52	56,202.86	54,799.56	60,444.23
Banking house, furniture and fixtures	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Gold and silver	139,474.55	169,791.69	101,191.60	127,151.15	89,701.00
Currency	9,778.00	24,689.00	33,850.00	13,694.00	35,087.00
Due from other banks	207,680.74	358,792.68	229,379.96	309,932.94	130,206.79
Checks and other cash items	4,569.89	23,348.51	1,1239.58	980.06	1,672.57
	<u>\$1,516,556.32</u>	<u>\$1,595,237.14</u>	<u>\$1,545,718.23</u>	<u>\$1,636,944.66</u>	<u>\$1,587,869.63</u>

LIABILITIES.

Capital stock	\$100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits	17,894.60	27,738.80	37,536.77	51,782.22	63,925.62
Demand certificates of deposit	561,768.76	556,349.60	537,040.00	563,393.25	585,856.01
Certified checks	400.00	150.00	825.00	750.00	1,229.75
Due to other banks	22,327.72	59,157.86	32,559.19	66,084.72	31,552.43
Dividends unpaid	764,165.24	801,340.88	786,857.27	798,931.47	755,305.82
Deposits subject to check					
	<u>\$1,516,556.32</u>	<u>\$1,595,237.14</u>	<u>\$1,545,718.23</u>	<u>\$1,636,944.66</u>	<u>\$1,587,869.63</u>

ANNUAL REPORT OF STATE EXAMINER.

HEWETT STATE BANK,
Basin.

Marcus L. Hewett, President.

Carl G. Weidenger, Vice President.

DIRECTORS.

M. L. Hewett, Curt C. Darrov.
C. G. Weidenger, L. D. Kent.
Francis M. Holden.

RESOURCES.

	At the close of business, April 6.	June 18.	Sept. 4.	Nov. 12, 1906.
Loans and discounts	\$ 17,369 92	\$ 22,033 17	\$ 27,139 02	\$ 44,004 44
Overdrafts	2,570 71	5,639 24	6,880 43	5,608 30
Stocks and securities			5,500 00	5,000 00
Banking house, furniture and fixtures			13,568 12	16,613 92
Gold and silver			1,469 10	1,325 57
Currency			4,670 00	5,510 00
Due from banks	4,742 00	61,796 13	42,087 55	2,365 00
Checks and other cash items	102,532 78	231 80	170,28	12,277 87
	<u>\$138,308 13</u>	<u>\$107,53 24</u>	<u>\$ 97,010 69</u>	<u>\$ 81,973 61</u>

LIABILITIES.

Capital stock	\$ 30,000 00	\$ 30,000 00	\$ 30,000 00	\$ 30,000 00
Dividends profits	647 82	1,418 72	2,239 26	2,376 34
Deposits subject to check	99,714 27	65,599 48	58,089 29	43,178 62
Demand certificates of deposit	2,728 00	3,449 50	1,531 85	944 01
Time certificates of deposit	5,218 04	7,063 04	4,972 29	4,061 50
Cashier's checks outstanding		22 50		915 39
Due to banks and bankers			58 00	497 75
	<u>\$138,308 13</u>	<u>\$107,53 24</u>	<u>\$ 97,010 69</u>	<u>\$ 81,973 61</u>

ANNUAL REPORT OF STATE EXAMINER.

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BELGRADE STATE BANK.

Belgrade.

Joseph Kountz, President.

E. A. Steifel, Vice President.

DIRECTORS.

E. B. Martin.
Joseph Kountz.
George Cox.
T. B. Story.
E. A. Steifel.
Chas. Vandenoek.

RESOURCES.

	Jan. 29.	Apr. 6.	At the close of business, June 18.	Sept. 4.	Nov. 12, 1906.
Loans and discounts	\$ 81,066 75	\$ 84,390 39	\$ 95,952 40	\$ 107,128 29	\$ 106,660 43
Overdrafts	1,258 29	196 15	404 60	3,519 83	2,503 23
Bonds and warrants				48 40	897 00
Banking house, furniture and fixtures	6,500 00	6,500 00	6,500 00	6,500 00	6,500 00
Gold and silver	2,766 72	2,452 99	1,581 48	757 66	1,541 34
Currency	6,626 00	6,031 00	6,124 00	4,467 00	7,775 60
Due from other banks	20,223 28	15,247 86	17,737 33	11,814 73	35,235 74
Checks and other cash items	10 90	93 25	486 60	96 22	21 20
	<u>\$ 118,451 94</u>	<u>\$ 114,911 64</u>	<u>\$ 128,786 41</u>	<u>\$ 134,399 13</u>	<u>\$ 161,133 94</u>

LIABILITIES.

Capital stock	\$ 25,000 00	\$ 25,000 00	\$ 25,000 00	\$ 25,000 00	\$ 25,000 00
Undivided profits	9,362 24	9,493 36	10,393 78	10,738 10	12,199 47
Deposits subject to check	70,454 54	61,589 89	65,093 19	65,814 42	105,173 02
Demand certificates of deposit	5,980 59	6,412 41	6,677 58	6,265 41	7,253 44
Time certificates of deposit	7,075 68	12,299 18	10,922 08	11,245 50	11,069 42
Cashier's checks outstanding	388 45	41 20	661 45	100 57	457 95
Due to banks	190 44	75 60	38 33	175 13	35 64
Bills payable			10,000 00	15,000 00	
	<u>\$ 118,451 94</u>	<u>\$ 114,911 64</u>	<u>\$ 128,786 41</u>	<u>\$ 134,399 13</u>	<u>\$ 161,133 94</u>

CITIZENS STATE BANK.

Big Timber.

Charles McDonnell, President.

J. W. Geiger, Cashier.

Thomas Prather, Vice President.

DIRECTORS.

E. C. Hale.
 Henry Whitten.
 A. Whitney.

C. H. Lippy.
 Charles McDonnell.
 Thomas Prather.

J. W. Geiger.

RESOURCES.

At the close of business.

	June 18.	Sept. 4.	Nov. 12, 1906.
Loans and discounts	\$ 12,691 95	\$ 50,345 46	\$ 105,929 37
Overdrafts	72	14 00	857 06
Banking house, furniture and fixtures...	2,783 72	2,922 97	3,307 26
Gold and silver	570 11	2,227 04	2,359 35
Currency	5,385 00	5,924 00	11,317 00
Due from other banks	56,545 76	80,325 49	71,817 96
Checks and other cash items	196 19	259 02	530 53
Other resources	602 44	1,377 66	
	<hr/>	<hr/>	<hr/>
	\$ 78,775 89	\$ 143,395 64	\$ 196,119 53

LIABILITIES.

Capital stock	\$ 40,000 00	\$ 40,000 00	\$ 40,000 00
Undivided profits	7 91	563 90	388 93
Deposits subject to check	36,614 51	91,362 49	101,872 82
Demand certificates of deposit	330 00	2,292 38	1,905 00
Time certificates of deposit	1,823 47	9,176 87	50,961 61
Cashier's checks outstanding			54 50
Due to banks			936 67
	<hr/>	<hr/>	<hr/>
	\$ 78,775 89	\$ 143,395 64	\$ 196,119 53

BILLINGS STATE BANK.

Billings.

B. G. Shorey, President.

DIRECTORS.

A. H. Barth	C. O. Gruwell
H. C. Bostwick	B. G. Shorey
Paul McCormick	W. Hansard
Charles Spear	

Charles Spear, Cashier.

ANNUAL REPORT OF STATE EXAMINER.

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Charles Spear, Cashier.

Charles Spear, Cashier.

RESOURCES.

	Jan. 29.	Apr. 6.	June 18.	Sept. 4.	Nov. 12, 1906.
Loans and discounts	\$ 315,662.32	\$ 339,482.72	\$ 390,957.32	\$ 355,307.62	\$ 414,114.84
Overdrafts	24,195.63	28,644.37	51,575.90	24,447.25	32,584.90
Bonds and warrants	1,060.55	1,060.55	1,636.58	3,890.34	4,083.56
Banking house, furniture and fixtures	2,809.87	2,809.87	2,895.37	2,000.00	2,000.00
Gold and silver	13,950.91	14,259.71	10,888.21	14,600.32	15,803.30
Currency	3,500.00	6,983.00	9,526.00	22,139.00	30,143.00
Due from other banks	50,916.91	60,962.02	22,339.88	75,632.44	71,970.88
Checks and other cash items	9,032.25	4,428.67	4,929.94	6,976.62	5,408.24
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	\$ 420,772.28	\$ 458,630.91	\$ 494,751.20	\$ 514,993.59	\$ 576,108.72

LIABILITIES.

Capital stock	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Undivided profits	7,640.44	9,186.19	12,449.22	14,541.12	15,271.39
Deposits subject to check	206,287.54	204,136.27	178,919.44	281,030.23	383,692.90
Time certificates of deposit	112,889.57	125,777.10	139,814.32	117,839.77	116,690.45
Certified checks	7,359.47	365.75			
Cashier's checks	15,417.71	10,042.99	11,713.99	1,151.00	3,311.00
Due to banks	21,177.55	11,645.06	6,605.86	6,478.36	6,847.07
Notes and bills rediscounted		47,477.55	91,248.37	4,253.11	295.91
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	\$ 420,772.28	\$ 458,630.91	\$ 494,751.20	\$ 514,993.59	\$ 576,108.72

FIRST TRUST & SAVINGS BANK.

Billings.

P. B. Moss, President.

M. A. Arnold, Vice President.

DIRECTORS.

P. B. Moss, M. A. Arnold, J. B. Arnold.

Geo. M. Hays, Secretary.

RESOURCES.		At the close of business.			
		Apr. 6.	June 18.	Sept. 4.	Nov. 12, 1906.
Loans and discounts	\$ 76,000.00		\$ 229,892.32		\$ 251,392.53
Bonds and warrants	3,050.00				
Banking house, furniture and fixtures	3,911.90		6,017.18		6,224.78
Gold and silver	1,081.35		1,580.88		1,740.94
Currency	43,400.00		2,435.00		2,622.00
Due from other banks	43,971.63		8,729.98		22,517.94
Other resources	1,166.12		2,771.02		5,147.31
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	\$ 100,000.00		\$ 129,581.00		\$ 251,426.38
					\$ 290,245.50

LIABILITIES.					
		\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Capital stock				\$ 581.82	\$ 1,295.50
Undivided profits			\$ 26,910.00	143,937.27	176,352.42
Time certificates of deposit			2,171.00	6,307.29	12,597.58
Saving department deposits			500.00		
Due to banks					
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	\$ 100,000.00		\$ 129,581.00		\$ 251,426.38
					\$ 290,245.50

BANK OF BOULDER,

Boulder,

Jesse Patterson, President.

Edw. Ryan, Vice President.

DIRECTORS.

Jesse Patterson.
S. F. Tuttle.
Edw. Ryan.
Ben Wahle.

RESOURCES

RESOURCES

LIAISONS

Capital stock	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00
Contingent fund	700.00	700.00	700.00	700.00	700.00	700.00
Undivided profits	822.59	818.45	3,272.83	3,273.47	5,202.34	109,811.31
Deposits subject to check	159,801.91	127,662.67	123,369.35	120,376.10	117,926.52	115,116.14
Certificates of deposit	111,546.90	128,827.09	137,803.05	137,988.92	137,988.92	137,988.92
Due to banks	2,999.59	4,565.71	2,960.90	19,688.92	19,688.92	19,688.92
	\$ 311,469.99	\$ 298,583.92	\$ 303,106.13	\$ 297,365.01	\$ 269,034.91	

GALLATIN STATE BANK.

Bozeman,

H. A. Pease, President.

R. D. Steele, Vice President.

DIRECTORS.

H. A. Pease.	R. D. Steele.
Burr Fisher.	W. S. Davidson.
H. B. McCay.	

RESOURCES.

	Jan. 29.	Apr. 6.	At the close of business.	Sept. 4.
Loans and discounts	\$ 166,741.48	\$ 162,726.46	\$ 172,199.73	\$ 190,518.97
Overdrafts	23,765.74	7,288.21	3,663.90	8,453.60
Bonds and warrants	11,885.13	12,561.96	11,954.87	12,746.71
Banking house, furniture and fixtures	2,000.00	3,000.00	3,000.00	3,000.00
Gold and silver	9,740.10	11,527.12	13,295.81	14,447.80
Currency	8,097.00	10,804.00	6,641.00	9,748.00
Due from other banks	26,314.15	34,797.23	68,977.11	58,824.01
Checks and other cash items	410.11	287.39	554.54	114.95
	<hr/> \$ 249,953.71	<hr/> \$ 242,992.37	<hr/> \$ 280,286.96	<hr/> \$ 293,854.04
				\$ 296,631.15

LIABILITIES.

	Jan. 29.	Apr. 6.	At the close of business.	Sept. 4.
Capital stock	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	10,000.00	10,000.00	10,000.00	10,000.00
Undivided profits	9,216.63	9,039.34	11,220.52	12,322.56
Deposits subject to check	138,393.23	125,440.32	159,783.90	170,362.53
Demand certificates of deposit	11,806.52	6,963.20	5,306.54	12,018.80
Time certificates of deposit	30,537.33	41,549.51	43,350.51	39,150.15
Saving department deposits				625.99
Due to banks				7,780.09
	<hr/> \$ 249,953.71	<hr/> \$ 242,992.37	<hr/> \$ 280,286.96	<hr/> \$ 293,854.04
				\$ 296,631.15

DAILY BANK & TRUST COMPANY.

Butte.

John C. Lalor, President.
Charles F. Booth, Vice President.

Cashier.
C. C. Swinborne, Cashier.

DIRECTORS.

John D. Ryan.
John C. Lalor.
A. J. Campbell.

RESOURCES.

	At the close of business,	Apr. 6.	June 18.	Sept. 4,	Nov. 12, 1906.
Loans and discounts	\$1,416,987.99	\$1,412,558.53	\$1,634,242.31	\$1,678,604.36	
Overdrafts	339,577.72	387,053.30	489,469.70	474,250.85	
Bonds and warrants	9,049.84	9,049.84	15,034.69	51,043.27	
Banking house, furniture and fixtures	45,000.00	45,000.00	45,000.00	45,000.00	
Other real estate owned	1,533.00	1,533.00	1,533.00	1,533.00	
Gold and silver	149,900.49	129,153.64	112,343.29	85,224.80	
Currency	131,700.00	175,000.00	127,500.00	135,000.00	
Due from other banks	406,269.29	713,519.48	1,290,186.35	762,987.74	1,160,985.44
Checks and other cash items	41,406.35	25,346.15	30,705.98	36,239.85	28,162.11
	<u>\$2,628,016.90</u>	<u>\$3,161,567.67</u>	<u>\$3,390,240.64</u>	<u>\$3,213,370.58</u>	<u>\$3,558,270.83</u>

LIABILITIES.

Capital stock	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Undivided profits	125,763.78	128,835.28	147,217.89	146,081.32	165,970.72
Deposits subject to check	1,196,210.82	1,637,966.65	1,812,186.19	1,653,034.76	1,874,458.04
Demand certificates of deposit	1,084,911.94	1,113,633.20	1,018,036.58	1,043,057.02	1,197,292.00
Cashiers checks	16,825.27	17,397.17	11,187.07	35,293.37	30,275.37
Due to banks	104,305.09	163,735.37	301,612.91	235,895.11	190,274.70
	<u>\$2,628,016.90</u>	<u>\$3,161,567.67</u>	<u>\$3,390,240.64</u>	<u>\$3,213,370.58</u>	<u>\$3,558,270.83</u>

STATE SAVINGS BANK.

Butte.

M. S. Largey, President.
C. R. Leonard, Vice President.

DIRECTORS.

M. S. Largey,
C. R. Leonard,
E. D. Leavitt,
R. B. Nuckolls,

E. P. Chapin, Vice Pres. & Mngr.
R. B. Nuckolls, Cashier.

RESOURCES.

	Jan. 29,	Apr. 6.	At the close of business.	Sept. 4,	Nov. 12, 1906,
Loans and discounts	\$2,545,934 34	\$2,821,105 46	\$2,870,525 92	\$3,238,507 12	\$3,273,570 56
Overdrafts	575,349 71	502,004 60	282,833 32	314,764 76	610,816 99
Bonds and warrants	137,107 54	15,962 15	32,401 70	55,503 32	103,292 84
Stocks and securities	154,366 50	145,866 50	108,711 63	101,694 62	104,734 63
Banking house, furniture and fixtures	111,500 00	111,500 00	111,500 00	116,937 50	120,342 38
Other real estate owned	181,214 65	215,658 30	196,228 97	163,161 08	152,513 64
Gold and silver	68,238 00	48,328 89	72,891 69	77,080 43	100,027 08
Currency	162,613 00	123,034 00	234,597 00	249,061 00	299,274 00
Due from other banks	596,716 91	567,331 81	626,416 15	811,029 53	642,639 15
Checks and other cash items	8,266 02	16,630 09	23,334 22	15,868 96	35,363 37
	<u>\$4,544,236 67</u>	<u>\$4,577,514 83</u>	<u>\$4,559,448 60</u>	<u>\$5,143,608 33</u>	<u>\$5,442,634 64</u>

LIABILITIES.

Capital stock	\$ 300,000 00	\$ 300,000 00	\$ 300,000 00	\$ 300,000 00	\$ 300,000 00
Surplus	300,000 00	300,000 00	300,000 00	300,000 00	300,000 00
Undivided profits	158,135 17	170,056 42	181,933 49	187,240 83	220,560 76
Deposits subject to check	1,818,157 30	1,780,201 72	1,639,121 11	2,136,789 69	2,284,036 66
Demand certificates of deposit	53,566 45	50,818 50	47,526 36	49,945 76	61,537 54
Time certificates of deposit	172,240 74	169,575 73	179,737 14	185,241 19	192,960 91
Certified checks	60 00	72 0	420 00	250 00	1,458 25
	<u>6,023 52</u>	<u>3,248 62</u>	<u>3,895 29</u>	<u>14,700 45</u>	<u>750 82</u>
Cashiers checks	1,577,206 92	1,697,807 85	1,771,275 78	1,894,571 88	1,918,047 16
Savings department deposits	157,846 57	96,643 49	75,479 43	74,868 53	132,164 57
Due to banks	<u>\$4,544,236 67</u>	<u>\$4,577,514 83</u>	<u>\$4,559,448 60</u>	<u>\$5,143,608 33</u>	<u>\$5,442,634 64</u>

COLUMBUS STATE BANK,
Columbus.

M. A. Arnold, President.

E. S. Dixson, Cashier.

DIRECTORS.

M. A. Arnold. D. H. Moss. E. S. Dixon.

RESOURCES.

	Jan. 29.	Apr. 6.	At the close of business,	June 18.	Sept. 4.	Nov. 12, 1906.
Loans and discounts	\$ 67,713 68	\$ 87,245 65	\$ 82,701 22	\$ 100,339 09	\$ 144,701 54	
Overdrafts	625 04	389 19	322 88	794 56	460 46	
Banking house, furniture and fixtures	2,900 00	2,900 00	2,900 00	2,900 00	3,150 00	
Gold and silver	2,404 23	1,622 60	1,253 45	1,452 85	1,485 24	
Currency	2,450 00	1,444 00	2,516 00	4,781 00	3,715 00	
Due from banks	31,705 24	24,512 51	55,527 32	46,849 59	25,672 93	
Checks and other cash items	40 00	4 00	4 00	298 63	3,079 30	
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	\$ 107,858 19	\$ 118,153 95	\$ 145,224 87	\$ 157,415 72	\$ 182,294 47	

LIABILITIES.

Capital stock	25,000 00	25,000 00	\$ 25,000 00	\$ 25,000 00	\$ 25,000 00
Undivided profits	2,804 91	3,383 79	4,458 05	2,466 65	3,815 67
Deposits subject to check	48,709 41	55,807 95	75,488 44	87,990 57	109,144 53
Demand certificates of deposit	1,000 00	1,000 00			
Time certificates of deposit	28,879 92	32,118 84	36,060 73	33,953 92	36,804 97
Cashier's checks outstanding	1,373 95	843 87	4,177 65	8,004 58	7,529 30
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	\$ 107,858 19	\$ 118,153 95	\$ 145,224 87	\$ 157,415 72	\$ 182,294 47

STATE BANK OF DILLON.

Dillon.

F. L. Graves, President.
Wm. Roe, Vice President.

A. L. Stone, Cashier.
A. R. Jacobs, Asst. Cashier.

DIRECTORS.

Martin Barrett.
F. L. Graves.
A. F. Graeter.

Jos. Shineberger.
William Roe.
A. L. Stone.

RESOURCES.

	Jan. 29,	Apr. 6,	At the close of business, June 18,	Sept. 4,	Nov. 12, 1906.
Loans and discounts	\$ 461,535.37	\$ 449,444.59	\$ 413,688.44	\$ 414,022.28	\$ 420,887.11
Overdrafts	13,689.03	14,669.07	20,294.46	18,918.20	27,625.77
Bonds and warrants				1,691.33	
Stocks and securities	500.00	500.00	500.00	500.00	500.00
Banking house, furniture and fixtures	1,260.00	1,260.00	10,200.00	10,430.25	11,474.95
Other real estate owned	6,400.00	6,400.00	6,400.00	1,400.00	6,400.00
Gold and silver	7,113.70	8,512.22	8,283.35	7,527.37	7,547.46
Currency	15,640.00	14,231.00	15,441.00	13,849.00	17,193.00
Due from banks	38,403.91	71,728.29	55,251.93	61,355.11	51,829.30
Checks and other cash items	104.47		917.47	1,334.25	
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	\$ 544,586.48	\$ 566,685.17	\$ 530,992.65	\$ 531,027.79	\$ 543,458.59

LIABILITIES.

Capital stock	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Undivided profits	82.08	212,468.95	9,846.27	17,683.22	21,841.54
Deposits subject to check	98,587.79	212,469.78	218,215.87	226,058.69	244,228.64
Demand certificates of deposit	67,543.62	52,573.94	82,000.00	94,302.85	87,300.00
Time certificates of deposit	107,000.00	126,000.00	103,065.07	90,843.00	103,336.09
Cashier's checks outstanding	564.11	966.42	1,172.22	2,732.75	2,100.73
Savings department deposits				13,700.10	
Due to banks	45,808.88	36,296.08	21,693.22	5,707.18	4,651.59
Bills payable	75,000.00	75,000.00	35,000.00	20,000.00	20,000.00
Other reserves	90,000.00				
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	\$ 544,586.48	\$ 566,685.17	\$ 530,992.65	\$ 531,027.79	\$ 543,458.59

CASCADE BANK.

Great Falls.

S. E. Atkinson, President.

DIRECTORS.

S. E. Atkinson. N. T. Lease,
F. P. Atkinson.

F. P. Atkinson, Cashier.

ANNUAL REPORT OF STATE EXAMINER.

RESOURCES.

	Jan. 29.	Apr. 6.	June 18.	Sept. 4.	Nov. 12, 1906.
Loans and discounts	\$ 263,691.52	\$ 309,117.54	\$ 346,853.37	\$ 294,484.65	\$ 257,889.81
Overdrafts	5,288.53	14,363.94	11,240.10	15,800.84	18,633.05
Bonds and warrants	3,258.57	28,199.97	28,306.92	3,657.12	4,580.73
Stocks and securities	765.06	765.06	2,348.55	2,348.55	765.06
Banking house, furniture and fixtures	2,348.55	2,348.55	12,743.49	12,673.09	2,348.55
Other real estate owned	12,817.59	12,772.19	10,641.75	19,082.50	12,599.84
Gold and silver	16,366.40	13,260.50	16,579.00	23,989.00	12,027.00
Currency	17,817.00	17,817.00	70,472.08	8,037.00	15,691.00
Due from banks	103,046.30	55,607.54	1,586.91	60,251.38	135,341.50
Checks and other cash items	1,855.52	2,261.84	5,433.95	4,413.18	
	<u>\$ 427,255.04</u>	<u>\$ 454,606.40</u>	<u>\$ 508,857.10</u>	<u>\$ 422,634.14</u>	<u>\$ 464,289.72</u>

LIABILITIES.

Capital stock	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00
Surplus	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00
Undivided profits	860.69	6,661.16	7,082.99	3,144.56	4,398.41
Deposits subject to check	209,935.88	227,411.05	220,361.94	192,725.22	236,772.97
Demand certificates of deposit	9,913.23	17,160.58	11,743.58	11,147.04	8,508.22
Time certificates of deposit	108,245.23	109,320.95	167,291.28	115,339.75	115,357.95
Certified checks	25.00	40.60	150.00	600.00	100.00
Cashier's checks	23.50	4,012.16	12,226.31	751.03	51.00
Due to banks	8,231.51			8,628.54	9,071.23
Other liabilities				238.03	
	<u>\$ 427,255.04</u>	<u>\$ 454,606.40</u>	<u>\$ 508,857.10</u>	<u>\$ 422,634.14</u>	<u>\$ 464,289.72</u>

CITIZENS STATE BANK.

Hamilton.

J. L. Humble, President.
T. A. Chaffin, Vice President.

DIRECTORS.

J. L. Humble.	A. L. Bank.
T. A. Chaffin.	J. H. Watts.
R. A. O'Hara.	C. C. Cooper.
A. Christian.	

RESOURCES.

	Jan. 29.	Apr. 6.	June 18.	Sept. 4.	Nov. 12, 1906.
Loans and discounts	\$ 37,375.06	\$ 48,128.42	\$ 57,103.85	\$ 62,361.43	\$ 75,321.28
Overdrafts	1,751.05	1,897.56	5,050.68	16,423.26	10,904.54
Bonds and warrants	4,597.58	6,344.01	9,901.45	11,638.85	18,112.23
Banking house, furniture and fixtures	3,467.45	2,821.57	3,296.45	2,630.48	3,027.89
Gold and silver	4,325.00	1,760.00	1,320.00	4,084.52	1,312.70
Currency	6,000.00	8,500.00	3,500.00	7,602.75	6,942.00
Due from banks	29,631.73	22,848.94	17,413.94	5,508.82	24,931.61
Checks and other cash items	1,615.19	1,660.58	860.90	588.33	1,634.05
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	\$ 88,763.06	\$ 93,961.17	\$ 98,447.27	\$ 110,828.44	\$ 141,286.30

LIABILITIES.

Capital stock	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Undivided profits	1,102.53	354.53	1,180.50	903.58	2,143.52
Deposits subject to check	46,684.88	47,088.89	43,536.87	50,239.90	74,634.34
Demand certificates of deposit	10,784.75	16,032.00	23,379.63	26,446.45	24,143.41
Certified checks	190.90	485.75	350.27	250.00	
Due to banks				2,938.51	365.03
Bills payable					10,000.00
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	\$ 88,763.06	\$ 93,961.17	\$ 98,447.27	\$ 110,828.44	\$ 141,286.30

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RAVALLI COUNTY BANK.

Hamilton.

W. W. McCrackin, President.

George McGrath, Vice President.

DIRECTORS.

W. W. McCrackin, George McGrath.
 F. M. Lockwood, M. A. White.
 Abraham Buol.

M. A. White, Cashier.

RESOURCES.

	Jan. 29,	Apr. 6,	At the close of business.	Sept. 4,	Nov. 12, 1906.
Loans and discounts	\$ 181,783.36	\$ 161,192.77	\$ 141,729.82	\$ 149,823.60	\$ 155,877.79
Overdrafts	6,975.16	7,363.81	7,064.81	13,255.99	16,593.17
Bonds and warrants	13,004.55	12,771.57	16,215.87	18,629.25	26,423.71
Banking house, furniture and fixtures	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00
Gold and silver	20,162.75	9,890.50	14,649.75	14,818.51	17,477.80
Currency	11,965.00	14,808.00	15,728.60	10,580.00	10,700.54
Due from banks	42,503.95	82,144.18	110,353.94	106,197.07	67,011.67
Checks and other cash items	233.74	375.19	66.27	197.30	2,901.97
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	\$ 291,628.51	\$ 306,546.02	\$ 320,800.06	\$ 319,504.72	\$ 311,986.65

LIABILITIES.

Capital stock	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Undivided profits	2,909.97	2,708.29	3,371.55	4,414.31	3,206.09
Deposits subject to check	149,096.89	176,238.53	178,145.56	173,658.97	169,266.26
Demand certificates of deposit	89,621.65	93,599.20	89,282.95	91,110.75	89,514.30
Due to banks				320.69	
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	\$ 291,628.51	\$ 306,546.02	\$ 320,800.06	\$ 319,504.72	\$ 311,986.65

ANNUAL REPORT OF STATE EXAMINER.

STATE BANK OF HARLOWTON.

Harlowton.

Benjamin Urner, President.

W. O. Straight, Cashier.

Samuel A. Shaw, Vice President.

DIRECTORS.

Benjamin Urner.

W. O. Straight.

Joseph Labrie.

John H. Freeser.

Herbert Holloway.

Samuel A. Shaw.

A. C. Groves.

RESOURCES.

At the close of business.

	Sept. 4	Nov. 12, 1906.
Loans and discounts	\$ 25,109 90	\$ 41,141 82
Overdrafts	777 92	287 10
Banking house, furniture and fixtures.....	1,711 52	1,711 52
Gold and silver	1,084 60	590 76
Currency	1,938 00	2,790 00
Due from banks	63,178 28	68,581 71
Checks and other cash items		55 52
	<hr/>	<hr/>
	\$ 93,800 22	\$ 115,158 43

LIABILITIES

Capital stock	\$ 30,000 00	\$ 30,000 00
Undivided profits	334 26	1,053 36
Deposits subject to check	37,706 06	49,534 48
Time certificates of deposit	24,825 19	32,622 19
Cashier's checks outstanding	934 71	1,948 40
	<hr/>	<hr/>
	\$ 93,800 22	\$ 115,158 43

SECURITY STATE BANK.

Havre.

J. S. Almas, President.
A. Beckstead, Vice President.

Robert T. F. Smith, Cashier.
A. S. Chase, Asst. Cashier.

DIRECTORS.

J. S. Almas,
Jas. A. Mackenzie,
A. Beckstead.

RESOURCES.

	Jan. 29,	Apr. 6,	At the close of business,	June 18,	Sept. 4,	Nov. 12, 1906,
Loans and discounts	\$ 81,040 93	\$ 87,383 64		\$ 97,877 17	\$ 99,754 74	\$ 92,509 30
Overdrafts	1,738 61	3,101 41		1,362 85	1,172 37	2,55 20
Bonds and warrants	33,347 65	33,347 65		39,346 71	41,733 59	45,663 25
Banking house, furniture and fixtures	8,130 18	8,130 18		8,130 18	8,130 18	8,130 18
Gold and silver	7,229 70	5,482 26		11,999 69	8,175 03	6,183 85
Currency	12,581 00	13,628 00		12,470 00	9,221 00	5,960 00
Due from banks	26,771 18	25,227 75		18,700 62	39,479 84	53,641 40
Checks and other cash items	1,031 16	2,716 73		5,037 65	1,384 10	1,696 70
Other resources	1,965 70	1,965 70		2,262 99	2,597 45	2,597 45
	<u>\$ 173,836 11</u>	<u>\$ 180,983 42</u>		<u>\$ 197,187 86</u>	<u>\$ 210,648 30</u>	<u>\$ 221,553 33</u>

LIABILITIES.

Capital stock	\$ 25,000 00	\$ 25,000 00	\$ 25,000 00	\$ 25,000 00	\$ 25,000 00	\$ 25,000 00
Surplus	5,000 00	7,500 00	7,500 00	7,500 00	7,500 00	7,500 00
Undivided profits	2,997 75	918 97	2,211 41	913 87	1,234 38	
Deposits subject to check	93,329 42	36,207 52	109,161 11	130,286 19	149,960 16	
Demand certificates of deposit	16,349 75	16,347 50	16,787 50	16,330 29		
Time certificates of deposit	30,429 49	34,224 19	36,308 19	30,694 52	20,825 72	
Certified checks	285 00	100 00	100 00	100 00	100 00	
Cashier's checks	444 70	85 24	119 65	30	602 78	
	<u>\$ 173,836 11</u>	<u>\$ 180,983 42</u>	<u>\$ 197,187 86</u>	<u>\$ 210,648 30</u>	<u>\$ 221,553 33</u>	

THOMAS CRUSE SAVINGS BANK.

Helena.

Thomas Cruse, President.
Frank H. Cruse, Vice President.

DIRECTORS.

Thomas Cruse.

F. H. Cruse.

W. J. Cooke, Treasurer.
F. J. Lange, Asst. Treasurer.

W. J. Cooke.

RESOURCES.

	Jan. 29,	Apr. 6,	June 18,	Sept. 4,	Nov. 12, 1906,
Loans and discounts	\$ 44,581.72	\$ 41,032.22	\$ 39,442.02	\$ 43,076.67	\$ 39,807.67
Overdrafts	704.24	609.97	1,548.80	380.34	696.77
Bonds and warrants	399,020.90	392,097.67	376,880.02	405,585.36	438,388.52
Banking house, furniture and fixtures	7,421.54	7,421.54	7,421.54	7,421.54	7,421.54
Other real estate owned	107,624.40	107,624.40	107,624.40	107,624.40	107,624.40
Gold and silver	197,088.44	209,554.80	175,617.60	179,631.96	165,634.22
Currency	51,810.00	59,339.00	57,603.00	35,321.00	76,880.00
Due from banks	120,648.80	114,506.69	114,506.65	197,261.44	233,226.10
Checks and other cash items	4,608.62	1,364.38	3,375.03	8,160.23	1,454.46
	\$ 933,508.66	\$ 933,205.67	\$ 884,019.60	\$ 987,459.94	\$ 1,071,133.68

LIABILITIES.

Capital stock	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00
Undivided profits	19,395.73	18,986.49	19,830.21	22,077.01	19,433.66
Deposits subject to check	618,148.74	611,743.23	582,467.84	672,299.51	738,498.11
Demand certificates of deposit	158,528.35	154,530.77	145,016.43	161,101.18	162,036.24
Certified checks	6,102.84	15,225.32	8,555.81	2,535.35	22,643.60
Cashier's checks outstanding	8,528.11	8,528.11	6,715.98	6,719.98	6,728.98
Savings department deposits	2,804.89	4,191.75	1,432.79	1,446.91	1,533.09
Due to banks					
	\$ - 933,508.66	\$ 933,205.67	\$ 884,019.06	\$ 987,459.94	\$ 1,071,133.68

UNION BANK & TRUST COMPANY.

Helena.

George L. Ramsey, President.
A. P. Curtin, Vice President.
Frank Bogart, Cashier.

C. B. Pfeiffer, Asst., Cashier.
S. McKenna, Treasurer.
R. O. Kaufman, Secretary.

DIRECTORS.

R. S. Ford	R. C. Wallace.
W. A. Clark.	Geo. L. Ramsey.
W. G. Bailey.	Frank Bogart.
A. P. Curtin.	

RESOURCES.

	Jan. 29,	Apr. 6,	June 18,	Sept. 4,	Nov. 12, 1906.
Loans and discounts	\$1,275,027 44	\$1,184,857 82	\$1,183,833 07	\$1,284,838 00	\$1,725,964 16
Overdrafts	27,657 10	33,573 83	33,900 85	17,769 47	26,145 33
Bonds and warrants	248,445	275,432 11	246,415 97	156,279 21	150,448 68
Banking house, furniture and fixtures.....	62,500 00	62,500 00	62,500 00	62,500 00	62,500 00
Gold and silver	49,248 99	39,968 93	38,261 28	35,164 00	22,955 25
Currency	138,215 00	144,518 00	217,561 00	214,094 00	160,892 60
Due from other banks	589,921 30	774,714 26	865,821 35	963,809 06	972,125 31
Checks and other cash items	45,484 60	18,606 01	36,703 49	11,056 39	26,158 36
	<u>\$2,435,900 23</u>	<u>\$2,534,170 96</u>	<u>\$2,630,057 01</u>	<u>\$2,845,510 13</u>	<u>\$3,147,198 49</u>

LIABILITIES.

Capital stock	\$ 250,000 00	\$ 250,000 00	\$ 250,000 00	\$ 250,000 00
Undivided profits	84,266 14	77,094 15	88,581 39	103,940 52
Deposits subject to check	738,733 67	679,813 24	769,686 58	810,801 97
Demand certificates of deposit	32,252 67	34,775 92	23,286 93	33,734 32
Time certificates of deposit	72,293 19	96,384 19	89,851 53	100,184 75
Certified checks	2,364 57	6,186 00	5,557 88	8,119 40
Cashier's checks outstanding	12,139 79	13,921 79	12,266 47	11,790 41
Savings department deposits	487,425 70	524,444 01	597,201 98	626,388 26
Due to banks	756,422 50	851,551 66	763,624 25	900,550 50
	<u>\$2,435,900 23</u>	<u>\$2,534,170 96</u>	<u>\$2,630,057 25</u>	<u>\$2,845,510 13</u>

FIRST STATE BANK.

Kendall.

H. H. Lang, President.

H. L. Shaw, Vice President.

R. L. Henderson, Cashier.

DIRECTORS.

W. A. Shaules.	R. L. Henderson.
H. H. Lang.	H. I. Shaw.
J. M. Parrent	

RESOURCES.

	Jan. 29,	Apr. 6,	June 18,	Sept. 4,	Nov. 12, 1906,
Loans and discounts	\$ 24,416 31	\$ 46,518 97	\$ 60,749 53	\$ 72,184 55	\$ 67,257 15
Overdrafts	812 45	2,872 32	1,489 98	701 89	19,751 20
Banking house, furniture and fixtures	2,958 11	2,999 82	3,004 32	2,219 82	3,311 82
Gold and silver	1,405 10	2,839 00	7,241 00	4,096 00	4,655 00
Currency	4,998 00	2,218 60	3,692 30	1,571 95	1,441 20
Due from banks	22,173 23	27,818 09	30,909 51	15,949 79	14,845 81
Checks and other cash items			58 00	262 81	1,231 85
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	\$ 56,763 20	\$ 84,266 80	\$ 107,144 64	\$ 97,077 81	\$ 112,494 03

LIABILITIES.

Capital stock	\$ 25,000 00	\$ 25,000 00	\$ 25,000 00	\$ 25,000 00	\$ 25,000 00
Undivided profits	529 28	1,385 74	1,652 67	1,411 04	2,113 86
Deposits subject to check	20,644 77	38,995 39	50,721 25	38,384 41	47,968 15
Demand certificates of deposit	1,472 46	3,236 05	6,062 31	7,366 45	6,819 31
Time certificates of deposit	9,116 69	15,749 62	23,708 41	24,061 91	27,283 98
Certified checks					74 55
Savings department deposits				854 00	2,234 18
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	\$ 56,763 20	\$ 84,266 80	\$ 107,144 64	\$ 97,077 81	\$ 112,494 03

LAUREL STATE BANK.

Laurel.

W. R. Westbrook, President.

C. S. Marvin, Cashier.

Dr. James Chapple, Vice President.

DIRECTORS.

W. R. Westbrook.

Dr. Jas. Chapple.

M. W. Cramer.

H. B. Westbrook.

M. L. Allard.

RESOURCES.

At the close of business.

Nov. 12, 1906

Loans and discounts	\$ 16,377 95
Overdrafts	424 68
Furniture and fixtures	1,177 96
Gold and silver	296 09
Currency	1,500 00
Due from banks	37,181 07
Checks and other cash items	157 45
Other resources	580 37
	\$ 57,695 57

LIABILITIES.

Capital stock	\$ 25,000 00
Deposits subject to check	29,917 57
Time certificates of deposit	2,515 00
Cashier's checks outstanding	263 00
	\$ 57,695 57

BANK OF FERGUS COUNTY.

Lewistown.

S. S. Hobson, President.

L. W. Eldridge, Vice President.

DIRECTORS.

S. S. Hobson.
 L. W. Eldridge.
 F. E. Wright.
 W. D. Symmes.

J. Holzemer.
 L. H. Hamilton.
 A. W. Stoddard.
 A. W. Warr.

Austin W. Warr, Cashier.

RESOURCES.

	Jan. 29	Apr. 6	June 18	Sept. 4	Nov. 12, 1906,
Loans and discounts	\$ 968,605 86	\$1,013,422 76	\$ 1,059,813 71	\$ 1,041,426 94	\$1,041,426 94
Overdrafts	7,862 03	5,603 62	16,674 80	12,162 42	3,961 30
Bonds and warrants	182 00	222 00	2,479 38	3,687 32	23 00
Stocks and securities	650 00	650 00	650 00	650 00	35,488 00
Gold and silver	43,620 45	43,416 80	41,002 85	42,659 65	42,667 00
Currency	19,538 00	11,838 00	12,844 00	15,363 00	8,969 00
Due from banks	110,261 97	103,320 19	157,864 01	248,008 35	344,859 64
Checks and other cash items	4,774 20	7,889 00	2,000 75	7,649 34	9,455 98
Other resources	525 37	626 23	397 05	3,320 67	7,251 21
	<u>\$1,156,020 88</u>	<u>\$1,186,988 60</u>	<u>\$1,293,726 55</u>	<u>\$1,288,492 69</u>	<u>\$1,493,442 07</u>

LIABILITIES.

Capital stock	\$ 200,000 00	\$ 200,000 00	\$ 200,000 00	\$ 200,000 00	\$ 200,000 00
Surplus	50,000 00	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits	30,007 11	32,357 75	35,364 35	41,014 31	61,987 13
Dividends unpaid	16,070 00	10,400 00	10,000 00	2,275 00	
Deposits subject to check	484,733 46	492,601 18	506,067 84	585,989 47	757,502 19
Demand certificates of deposit	6,612 58	7,317 05	57,037 90	8,786 60	13,397 90
Time certificates of deposit	275,514 19	299,718 66	326,076 28	282,299 75	292,031 20
Certified checks	7,75 00	75 00	75 00	75 00	75 00
Cashier's checks outstanding	1,745 18	882 54	5,483 75	2,508 87	8,155 88
Savings department deposits	13,344 23	14,297 80	25,114 37	28,451 15	32,365 24
Due to banks	2,908 63	4,308 62	2,855 46	12,092 54	2,987 53
Interest reserve	75,000 00	75,000 00	75,000 00	75,000 00	75,000 00
	<u>\$1,156,020 88</u>	<u>\$1,186,988 60</u>	<u>\$1,293,726 55</u>	<u>\$1,288,492 69</u>	<u>\$1,493,442 07</u>

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FIRST STATE BANK.

Livingston.

W. G. Conrad, President.

J. W. Vandoren, Vice President.

DIRECTORS.

W. G. Conrad,
Alex Livingston,
J. F. O'Connor.

J. W. Vandoren,
C. A. Arnett.
D. E. Allen.

Alex Livingston, Cashier.

RESOURCES.

	Jan. 29	Apr. 6	June 18	Sept. 4	Nov. 12, 1906
Loans and discounts	\$ 215,643 99	\$ 223,125 74	\$ 221,932 94	\$ 204,325 22	\$ 199,377 34
Overdrafts	1,878 61	3,746 81	5,979 16	2,394 04	3,119 62
Bonds and warrants	1,262 10			4,207 12	3,180 21
Furniture and fixtures	1,705 50	1,705 50	1,746 50	1,746 50	2,221 50
Gold and silver	6,107 28	8,104 49	6,724 82	16,472 20	5,980 59
Currency	8,084 00	7,073 00	9,204 00	10,528 00	10,224 60
Due from banks	78,726 68	72,493 08	71,631 26	70,584 28	74,541 07
Checks and other cash items	110 04	95 00	216 21		
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	\$ 313,520 20	\$ 316,343 62	\$ 317,484 89	\$ 310,257 36	\$ 298,644 33

LIABILITIES.

	Capital stock	Undivided profits	Deposits subject to check	Demand certificates of deposit	Time certificates of deposit	Cashier's checks outstanding	Due to banks and bankers
	\$ 40,000 00	\$ 40,000 00	\$ 40,000 00	\$ 40,000 00	\$ 40,000 00	\$ 40,000 00	\$ 40,000 00
	20,490 92	20,050 78	19,227 99	19,040 10	19,040 10	19,733 49	19,733 49
	133,882 40	119,032 38	122,153 27	136,153 19	136,153 19	129,412 17	129,412 17
	12,201 17	14,103 14	12,720 82	9,216 21	9,216 21	8,720 02	8,720 02
	103,328 65	118,131 38	120,617 06	101,867 22	101,867 22	97,604 46	97,604 46
	3,617 06	5,022 94	2,765 75	3,856 34	3,856 34	3,118 87	3,118 87
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	\$ 313,520 20	\$ 316,343 62	\$ 317,484 89	\$ 310,257 36	\$ 298,644 33		

ANNUAL REPORT OF STATE EXAMINER.

FIRST STATE BANK.

Malta.

George L. Ramsey, President.

C. F. Morris, Vice President.

DIRECTORS

C. F. Morris, W. A. Clark,
Geo. L. Ramsey, Geo. W. Clay,
Alexander Elliot.

F. W. Hall, Asst. Cashier.

F. W. Hall, Asst. Cashier.

RESOURCES.

	Jan. 29.	Apr. 6.	At the close of business,	Sept. 4.	Nov. 12.
			June 18.	122,457 85	190,614 71
Loans and discounts	\$ 138,624 63	\$ 138,233 83	\$ 125,950 35	\$ 122,457 85	\$ 138,159 71
Overdrafts	900 60	380 19	2,136 62	4,530 08	137 86
Stocks and securities					250 00
Banking house, furniture and fixtures					11,900 00
Other real estate owned	11,900 00		11,900 00		11,900 00
Gold and silver					1,745 00
Currency	3,629 31	1,511 46	965 39	1,901 21	1,101 65
Due from banks and bankers	4,500 00	2,380 00	7,925 00	7,685 00	8,749 00
Checks and other cash items	707 26	537 33	1,978 27	21,299 67	21,797 20
	3 00	739 35	304 50	140 66	66 85
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	\$ 160,264 80	\$ 155,682 16	\$ 151,160 13	\$ 169,914 47	\$ 184,307 27

LIABILITIES.

Capital stock	\$ 25,000 00	\$ 25,000 00	\$ 25,000 00	\$ 25,000 00	\$ 25,000 00
Undivided profits	2,919 06	2,742 95	1,781 13	2,098 47	3,783 53
Deposits subject to check	40,665 12	47,788 62	50,984 47	86,160 17	107,677 41
Demand certificates of deposit	2,729 43	2,133 48	2,794 48	26,766 00	16,072 00
Time certificates of deposit	14,358 55	21,364 43	19,158 98	25,305 63	28,338 65
Cashier's checks outstanding	414 85	170,94	2,112 59	3,089 64	1,857 32
Savings department deposits			789 05	1,494 56	1,578 36
Due to banks and bankers	73,677 79	56,481 74	50,142 43		
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	\$ 160,264 80	\$ 155,682 16	\$ 151,160 13	\$ 169,914 47	\$ 184,307 27

MANHATTAN STATE BANK.
Manhattan.

B. F. Gibson, President

S. McKennan, Vice President

DIRECTORS.

B. F. Gibson.	P. Alberda.
S. McKennan.	Ferdinand Dell.
B. F. Sanborn.	E. E. Velum.
M. McLeod.	

Harry J. Thomas, Cashier.

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RESOURCES.

	Jan. 29,	Apr. 6,	June 18,	Sept. 4,	Nov. 12, 1906.
Loans and discounts	\$ 47,591.34	\$ 53,195.08	\$ 62,937.02	\$ 71,717.75	\$ 81,307.23
Overdrafts	2,313 27	2,972 68	2,606 55	4,080 88	789 35
Banking house, furniture and fixtures	1,691 75	1,797 70	1,822 70	1,822 70	1,900 07
Gold and silver	945.06	1,167 51	1,164 81	1,103 24	2,273 58
Currency	3,785.00	1,820.00	1,510.00	660.00	8,440.00
Due from banks	11,611.82	22,708.43	23,528.06	16,117.07	44,189.54
Checks and other cash items	3 00	13 00		132 58	151 00
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	\$ 67,641.25	\$ 83,674.40	\$ 93,569.14	\$ 95,634.22	\$ 139,250.77

LIABILITIES.

Capital stock	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Undivided profits	24 16	174 62	559 54	838 96	1,325 58
Deposits subject to check	37,465.43	48,879.28	59,914.60	59,841 41	89,465 92
Demand certificates of deposit	2,866.00	2,290.00	978.00	1,634.70	11,611.40
Time certificates of deposit	1,782.66	6,830.50	6,617.00	7,819.15	9,377.15
Cashier's checks outstanding	500.00	500.00	500.00	500.00	522.70
Due to banks and bankers					1,348.02
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	\$ 67,641.25	\$ 83,674.40	\$ 93,569.14	\$ 95,634.22	\$ 139,250.77

ANNUAL REPORT OF STATE EXAMINER.

MISSOULA TRUST AND SECURITY BANK.

Missoula.

Frederick D. Whistler, President.

Dr. G. T. McCullough, Vice President.

DIRECTORS.

F. D. Whistler.	G. T. McCullough.
John R. Daily.	D. R. Beck.
J. W. Hicklin.	E. E. Hershey.
C. A. Jakways.	

RESOURCES.

	Jan. 29,	Apr. 6,	June 18,	Sept. 4,	Nov. 12, 1906.
Loans and discounts	\$ 85,098 91	\$ 99,642 47	\$ 103,490 14	\$ 113,013 44	\$ 131,285 52
Overdrafts	6,517 03	4,218 57	5,694 86	11,066 75	6,750 98
Bonds and warrants	6,308 73	6,562 18	7,370 44	8,715 37	11,032 06
Furniture and fixtures	1,089 19	1,089 19	1,089 19	1,089 19	1,089 19
Gold and silver	5,527 55	6,867 94	7,668 91	6,747 39	4,559 85
Currency	15,313 00	4,257 00	6,055 00	5,704 00	14,061 00
Due from banks	32,033 55	37,057 67	48,058 39	35,338 37	24,478 94
Checks and other cash items	813 80	406 08	570 88	195 10	900 90
Other resources	26,229 40	27,660 19	30,549 74	30,682 05	32,147 25
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	\$ 178,941 16	\$ 187,861 29	\$ 210,547 55	\$ 216,621 57	\$ 226,305 69

LIABILITIES.

Capital stock	\$ 100,000 00	\$ 100,000 00	\$ 100,000 00	\$ 100,000 00	\$ 100,000 00
Undivided profits	16,173 71	16,727 94	18,426 81	19,661 48	21,260 87
Deposits subject to check	41,747 39	45,902 68	60,530 11	61,933 27	71,485 84
Demand certificates of deposit	692 00	911 95	851 70	884 00	583 50
Time certificates of deposit	9,288 50	9,188 50	13,620 50	13,813 50	10,394 75
Certified checks		6 25			.80
Savings department deposits	11,039 56	14,378 00	17,118 43	20,287 47	19,860 76
Due to banks		745 97	20 11 85		2,039 97
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	\$ 178,941 16	\$ 187,861 29	\$ 210,547 55	\$ 216,621 57	\$ 226,305 69

CITIZENS BANK OF MOORE.

Moore.

M. L. Woodman, President.

Pat Nihill, Vice President.

DIRECTORS.

A. M. Mathews.	Thomas Nicholson.
J. T. Wonderlin.	R. W. Clifford.
M. L. Woodman.	C. M. Clary.
Pat Nihill.	J. D. Kipe.
	G. O. Shafer.

G. O. Shafer, Cashier.

ANNUAL REPORT OF STATE EXAMINER.

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RESOURCES.

	Jan. 29,	Apr. 6,	June 18,	Sept. 4,	Nov. 12,
Loans and discounts	\$ 40,182.11	\$ 44,821.24	\$ 63,264.86	\$ 77,540.88	\$ 88,730.00
Overdrafts	417.79	47.32	105.56	470.90	835.12
Banking house, furniture and fixtures	5,351.82	6,399.47	7,115.08	7,195.08	7,208.58
Gold and silver	819.45	1,046.30	1,653.90	1,385.95	2,315.40
Currency	1,414.00	2,180.09	1,167.00	2,230.00	1,015.00
Due from banks	9,954.68	31,423.46	26,417.23	14,810.57	9,770.67
Checks and other cash items	10.25	38.75	1,070.28	728.57	406.58
Other resources			90.00	163.75	264.40
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	\$ 58,750.10	\$ 85,956.54	\$ 100,963.91	\$ 104,525.70	\$ 107,545.76

LIABILITIES.

Capital stock	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Undivided profits	33.70	174.29	1,431.67	2,273.38	2,134.98
Deposits subject to check	22,977.28	37,067.13	49,031.03	49,748.60	46,116.88
Demand certificates of deposit	486.00	1,324.00	2,035.55	2,035.55	2,483.53
Time certificates of deposit	249.12	12,374.12	21,037.55	25,498.64	21,810.37
Cashier's checks	5.00	17.00	1,060.86		
Due to banks and bankers			1,347.75		
Bills payable			<hr/>	<hr/>	<hr/>
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	\$ 58,750.10	\$ 85,956.54	\$ 100,963.91	\$ 104,525.70	\$ 107,545.76

STATE BANK OF MOORE.

Moore.

J. C. Hauck, President.

C. P. Tooley, Vice President.

DIRECTORS.

J. C. Hauck.	C. P. Tooley.
Jos. Gallagher.	E. F. Tuttle.
L. H. Hamilton.	T. A. Gray.
D. S. Hastings.	C. W. Thurston.

RESOURCES.

	Jan. 29	Apr. 6	June 18	Sept. 4	Nov. 12, 1906,
Loans and discounts	\$ 48,017 23	\$ 81,693 41	\$ 103,707 97	\$ 116,128 51	\$ 123,850 55
Overdrafts	5 80	5 58	108 58	270 92	587 20
Banking house, furniture and fixtures	9,156 64	9,406 64	9,406 64	9,406 64	9,406 64
Gold and silver	718 80	950 30	2,172 65	2,579 60	2,122 35
Currency	1,100 00	958 00	3,816 60	5,069 00	2,273 00
Due from banks	10,079 78	17,138 91	15,393 64	21,457 79	25,061 23
Checks and other cash items	68 90	654 95	157 95	159 94	780 24
Other resources			1,014 30		74 17
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	\$ 69,147 15	\$ 110,802 21	\$ 135,777 73	\$ 154,872 40	\$ 164,155 98

LIABILITIES.

Capital stock	\$ 25,000 00	\$ 25,000 00	\$ 25,000 00	\$ 25,000 00	\$ 25,000 00
Undivided profits	1,311 95	1,786 64	2,808 50	2,916 36	4,256 22
Deposits subject to check	21,388 43	48,023 41	71,866 36	64,576 24	97,227 83
Demand certificates of deposit	744 48	1,530 00	50 00	314 10	64 60
Time certificates of deposit	19,220 70	21,655 97	26,052 87	51,541 42	31,210 92
Cashier's checks outstanding	709 50	2,657 24		16 50	1,133 72
Due to banks and bankers	772 09	148 95		507 78	262 63
Bills payable		10,600 00	10,000 00	10,000 00	5,000 00
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	\$ 69,147 15	\$ 110,802 21	\$ 135,777 73	\$ 154,872 40	\$ 164,155 98

MORRIS STATE BANK.

Pony

Mary B. Elling, President.
C. A. Morris, Vice President.

H. J. Schreiner, 2nd Vice Pres. P. H. Gohn, Cashier.

DIRECTORS.

Mary B. Elling.	C. E. Morris.
M. M. Duncan.	H. J. Schreiner.
James Defrance.	Frank Bell.

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RESOURCES.	At the close of business,		
	Jan. 29.	Apr. 6.	Sept. 4.
Loans and discounts	\$ 71,305 25	\$ 69,343 96	\$ 81,087 57
Overdrafts	9,834 59	24,479 30	12,380 10
Bonds, warrants, etc	10,000 00	10,000 00	10,000 00
Stocks and securities	10,50 00	16,50 00	50 00
Banking house, furniture and fixtures	16,701 31	16,701 31	16,701 31
Other real estate owned	500 00	500 00	500 00
Gold and silver	5,834 95	10,388 95	10,003 70
Currency	5,440 00	3,580 00	6,675 00
Due from banks	87,399 94	78,555 72	109,058 37
Checks and other cash items	171 74	31 95	947 53
Other resources	27 35	6 00	24 50
	\$ 207,265 13	\$ 213,637 19	\$ 247,428 08
			\$ 249,559 72
			\$ 238,923 80

LIABILITIES.	At the close of business,		
	June 18.	Sept. 4.	Nov. 12, 1906.
Capital stock	\$ 50,000 00	\$ 50,000 00	\$ 50,000 00
Undivided profits	1,742 29	2,548 82	4,196 63
Dividends unpaid	125,224 93	126,977 10	155,955 26
Deposits subject to check	29,146 71	39,169,15	47,280 22
Demand certificates of deposit	1,126 20	1,612 12	1,406 39
Due to banks			10,018 16
	\$ 207,265 13	\$ 213,637 19	\$ 247,428 08
			\$ 249,559 72
			\$ 238,923 80

ANNUAL REPORT OF STATE EXAMINER.

CARBON COUNTY BANK.

Red Lodge.

W. A. Clark, President.
Mary B. Elling, Vice President.

DIRECTORS.

B. F. White,	Mary B. Elling,
W. A. Clark,	B. E. Vail,
Geo. L. Ramsey,	L. H. Yerkes,
Geo.	Dilworth

B. E. Vail, Cashier.
L. H. Yerkes, Asst. Cashier.

RESOURCES.

	Jan. 29,	Apr. 6,	June 18,	Sept. 4,	Nov. 12, 1906.
Loans and discounts	\$ 172,325.80	\$ 148,247.91	\$ 135,160.27	\$ 133,865.36	\$ 137,839.50
Overdrafts	8,740.56	12,650.10	10,585.51	2,686.78	14,280.48
Stocks and securities	4,024.44	3,963.50	3,955.85	5,038.79	4,622.14
Banking house, furniture and fixtures	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Other real estate owned	3,282.05	3,282.05	3,382.05	3,394.05	3,394.05
Gold and silver	3,376.24	10,108.32	11,177.75	9,573.49	5,821.45
Currency	13,286.00	12,458.00	10,472.00	6,059.00	12,320.00
Due from banks	34,607.13	32,964.93	15,673.74	26,457.15	36,733.69
Checks and other cash items		585.46		84.00	558.79
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	\$ 249,702.22	\$ 234,260.27	\$ 200,407.17	\$ 197,158.62	\$ 225,569.50

LIABILITIES.

Capital stock	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Undivided profits	20,266.24	854.64	695.60	814.88	1,813.20
Deposits subject to check	102,345.84	105,319.10	100,055.01	91,371.40	103,363.40
Demand certificates of deposit	5,425.27	2,918.14	3,056.14	4,004.64	4,457.14
Time certificates of deposit	52,938.75	52,068.95	36,033.77	37,740.27	48,193.27
Cashier's checks outstanding	1,061.42	1,981.14	1,018.48	1,111.13	1,304.43
Due to banks and bankers	17,664.70	21,118.30	9,548.17	13,116.30	16,438.31
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	\$ 249,702.22	\$ 234,260.27	\$ 200,407.17	\$ 197,158.62	\$ 225,569.50

RED LODGE STATE BANK.

Red Lodge.

W. B. Nutting, President.

E. M. Clark, Vice President.

DIRECTORS.

W. B. Nutting.
 J. N. Tolman.
 E. M. Clark.

D. G. O'Shea, Cashier & Mgr.

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RESOURCES.	At the close of business.				
	Jan. 29.	Apr. 6.	June 18.	Sept. 4.	Nov. 12, 1906
Loans and discounts	\$ 134,607.62	\$ 139,058.82	\$ 159,619.72	\$ 171,936.92	\$ 171,931.18
Overdrafts	1,036.46	2,159.96	3,153.24	5,219.97	5,806.88
Bonds and warrants	4,870.76	4,974.71	4,989.71	4,563.16	4,703.98
Banking house, furniture and fixtures	2,066.61	2,066.61	2,066.61	2,081.61	2,096.64
Gold and silver	11,307.60	11,445.56	12,718.32	10,494.19	14,563.09
Currency	8,917.98	10,385.00	7,357.00	6,694.00	6,719.00
Due from banks	71,207.50	52,144.94	28,482.34	69,673.01	67,389.64
Checks and other cash items	870.30	459.01	2,294.91	700.95	948.50
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	\$ 234,884.83	\$ 222,694.61	\$ 220,681.85	\$ 268,373.81	\$ 274,238.91
LIABILITIES.					
Capital stock	\$ 20,000.00	\$ 20,000.00	\$ 40,000.00	\$ 40,000.00	\$ 40,000.00
Undivided profits	17,857.21	3,132.20	1,481.90	4,224.71	6,191.48
Dividends unpaid		15,000.00			
Deposits subject to check	146,067.65	129,290.44	129,273.81	168,247.47	165,785.14
Demand certificates of deposit	6,439.15	6,255.65	4,951.15	4,618.33	3,713.30
Time certificates of deposit	41,284.51	45,351.66	44,610.04	47,347.22	57,894.37
Certified checks	3,236.31	3,550.94	364.95	255.70	601.11
Cashier's checks outstanding		113.72		3,680.38	53.51
Due to banks					
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	\$ 234,884.83	\$ 222,694.61	\$ 220,681.85	\$ 268,373.81	\$ 274,238.91

SHERIDAN STATE BANK.

Sheridan.

H. D. Rossitor, President.

Wm. J. McDougal, Vice President.

DIRECTORS.

A. Marion. H. S. Magraw.
 H. D. Rossitor. R. W. Rossitor.
 Wm. J. McDougal. Robt. P. Ogden.
 Fred Herrmsmeyer.

H. S. Magraw, Cashier

	RESOURCES.			LIABILITIES.		
	Jan. 29,	Apr. 6,	June 18,	At the close of business,	Sept. 4,	Nov. 12, 1906,
Loans and discounts	\$ 60,238 42	\$ 59,889 57	\$ 77,133 91	\$ 73,588 11	\$ 72,845 83	
Overdrafts	8,081 05	8,566 80	4,861 79	5,926 79	5,378 61	
Bonds and warrants	1,27 00	42 00	258 00	668 11	1,363 61	
Banking house, furniture and fixtures	9,182 66	9,143 66	9,143 66	9,143 66	9,143 66	
Other real estate owned	300 00	300 00	300 00	300 00	300 00	
Gold and silver	5,023 49	5,703 35	5,960 65	6,034 35	5,696 10	
Currency	3,431 00	4,977 00	4,662 00	3,935 00	2,297 00	
Due from banks	21,469 23	32,279 12	26,555 71	22,356 57	24,364 91	
Checks and other cash items	102 45	141 70	49 95	61 02	172 57	
Gold dust	68 15	68 15	68 15	68 15	68 15	
	<u>\$ 107,933 45</u>	<u>\$ 121,111 35</u>	<u>\$ 129,023 82</u>	<u>\$ 122,041 76</u>	<u>\$ 121,830 44</u>	
Capital stock	\$ 25,000 00	\$ 25,000 00	\$ 25,000 00	\$ 25,000 00	\$ 25,000 00	\$ 25,000 00
Undivided profits	3,274 58	3,026 81	3,785 44	4,326 21	3,870 83	
Deposits subject to check	36,196 74	48,545 16	49,474 29	43,809 00	46,527 63	
Demand certificates of deposit	9,310 92	8,179 17	7,913 00	6,486 49	7,168 50	
Time certificates of deposit	34,151 21	35,498 33	42,853 03	41,714 59	36,440 09	
Cashier's checks outstanding .....	.....	236 00	18 06	122 00	2,496 28	
Due to banks	625 88	.....	.....	583 47	327 11	
	<u>\$ 107,933 45</u>	<u>\$ 121,111 35</u>	<u>\$ 129,023 82</u>	<u>\$ 122,041 76</u>	<u>\$ 121,830 44</u>	

BANK OF THE VALLEY.
Sidney.

J. S. Day, President.
Ira M. Alling, Vice President.

Thomas C. Gardner, Cashier.
W. K. Adams, Asst. Cashier.

DIRECTORS.

Thomas C. Gardner.	J. S. Day.
W. K. Adams.	I. M. Alling.
A. D. Morrill.	L. Josephsen.

RESOURCES.

	Jan. 29.	Apr. 6.	June 18.	Sept. 4.	Nov. 12, 1906.
Loans and discounts	\$ 43,077.99	\$ 55,357.74	\$ 61,893.09	\$ 64,285.28	\$ 71,511.80
Overdrafts	3.3	5.13	3.37	107.61	1,142.22
Banking house, furniture and fixtures	3,437.78	3,437.78	3,437.78	3,437.78	3,444.88
Gold and silver	1,444.77	3,219.83	2,785.76	755.07	1,718.44
Currency	2,525.00	2,801.00	2,086.00	3,916.00	2,782.00
Due from banks	7,492.38	18,442.04	6,478.14	32,313.62	12,117.96
Checks and other cash items	756.59	1,877.18	290.28	671.38	1,955.66
.....	\$ 58,738.33	\$ 85,140.70	\$ 77,008.25	\$ 105,516.74	\$ 94,672.96

LIABILITIES.

Capital stock	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Undivided profits	23,236.43	39,958.79	40,422.78	42,429.28	44,459.91
Deposits subject to check	240.00	4,373.01	2,887.45	59,680.69	52,681.35
Demand certificates of deposit	261.90	5,808.91	13,650.82	2,973.77	5,485.39
Time certificates of deposit	15,000.00	15,000.00	.....	17,453.00	16,160.31
Bills payable .....	.....	.....	.....	5,000.00	.....
.....	\$ 58,738.33	\$ 85,140.70	\$ 77,008.25	\$ 105,516.74	\$ 94,672.96

STATE BANK OF TERRY.

Terry.

George W. Burt, President.

J. W. Stith, Vice President.

DIRECTORS.

Geo. W. Burt.
J. W. Stith.
J. B. Kempson,
Alfred Wright.

Lon Fluss.
David Bickle.
Geo. O. Reid.

W. A. Brubaker, Cashier.

RESOURCES.

	Jan. 29.	Apr. 6.	June 18.	Sept. 4.	Nov. 12, 1906.
Loans and discounts	\$ 9,445.45	\$ 21,007.08	\$ 40,070.51	\$ 70,903.80	\$ 90,650.19
Overdrafts .....	.....	.....	15.91	40.03	51.26
Stocks and securities	93.00	218.00	469.00	698.50	333.50
Banking house, furniture and fixtures	4,420.61	4,420.61	4,420.61	4,820.13	4,820.13
Gold and silver	333.54	433.29	375.43	335.56	674.34
Currency	2,000.00	1,386.00	483.00	2,977.00	2,076.00
Due from banks	11,431.82	7,097.19	7,335.91	30,153.75	33,847.38
Other resources	383.41	711.31	908.77	1,197.17	1,628.71
	\$ 28,607.83	\$ 35,183.48	\$ 54,049.14	\$ 111,125.94	\$ 134,081.51

LIABILITIES.

Capital stock	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Interest and exchange	21.75	253.83	434.41	769.56	2,287.90
Deposits subject to check	8,331.30	14,318.15	21,404.17	80,682.86	83,717.06
Demand certificates of deposit .....	.....	.....	.....	563.25	1,488.95
Time certificates of deposit	184.00	608.00	6,938.00	9,106.27	20,573.90
Cashier's checks outstanding	70.78	3.50	272.56	4.00	13.70
Bills payable .....	.....	.....	5,000.00	.....	.....
	\$ 28,607.83	\$ 35,183.48	\$ 54,049.14	\$ 111,125.94	\$ 134,081.51

STATE BANK OF TOWNSEND.
Townsend.

J. E. Kanouse, President.
A. W. Schreiber, Vice President.

J. P. Kearns, Cashier.
I. Rotwitt, Asst. Cashier.

DIRECTORS.

J. P. Kearns.	I. Rotwitt.
W. E. Tierney.	W. C. Eversole.
J. E. Kanouse.	A. W. Schreiber.
J. G. Blessing.	

RESOURCES.

	Jan. 29.	Apr. 6.	June 18.	Sept. 4.	Nov. 12, 1906.
Loans and discounts	\$ 93,965.90	\$ 96,171.42	\$ 91,048.57	\$ 90,114.02	\$ 88,665.82
Overdrafts	1,627.79	2,088.03	2,962.52	2,713.47	5,250.57
Bonds and warrants	15,882.81	14,895.16	15,488.75	17,038.18	19,491.36
Banking house, furniture and fixtures	3,995.13	3,995.13	3,995.13	3,995.13	4,045.78
Gold and silver	6,662.00	1,377.90	1,412.55	2,389.60	3,107.40
Currency	1,744.00	1,898.00	2,268.00	2,668.00	2,711.00
Due from banks	18,502.82	21,501.21	7,889.77	16,656.92	11,926.92
Checks and other cash items	112.35	815.73	125.68	77.90	557.53
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	\$ 139,492.80	\$ 132,742.58	\$ 125,190.97	\$ 135,653.22	\$ 135,750.38

LIABILITIES.

Capital stock	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Undivided profits	5,229.27	5,450.97	6,073.21	6,507.71	7,454.09
Deposits subject to check	90,864.48	82,556.30	70,452.10	78,493.64	78,261.43
Demand certificates of deposit	17,969.05	19,155.31	23,192.40	25,369.40	24,861.91
Cashiers' checks outstanding	430.00	580.00	259.59	176.00	172.95
Due to banks			213.67	106.47	.....
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	\$ 139,492.80	\$ 132,742.58	\$ 125,190.97	\$ 135,653.22	\$ 135,750.38

T. C. M.

ANNUAL REPORT OF STATE EXAMINER.

BANK OF TWIN BRIDGES.

Twin Bridges.

A. J. Bennett, President.

M. H. Lott, Vice President.

DIRECTORS.

A. J. Bennett,	J. S. Allen.
M. H. Lott.	A. J. Wilcomb.
	J. M. Page.

A. J. Wilcomb, Cashier.

RESOURCES.

	Jan. 29.	Apr. 6.	June 18.	Sept. 4.	Nov. 12, 1906.
Loans and discounts	\$ 72,939 02	\$ 67,730 52	\$ 66,175 68	\$ 69,474 06	\$ 72,895 90
Overdrafts	15,307 76	16,913 35	23,256 35	21,160 33	33,979 45
Bonds and warrants	2,607 00	2,606 60	4,732 42	3,688 72	3,707 00
Banking house, furniture and fixtures	4,836 56	4,836 55	4,836 55	4,836 55	4,836 55
Other real estate owned	4,400 00	4,400 00	4,400 00	4,400 00	5,000 00
Cash on hand	8,160 00	8,541 17	9,570 00	10,030 00	9,951 41
Due from banks	10,840 62	16,850 99	14,892 32	19,880 69	11,014 05
Checks and other cash items	53 23	... 2,267 51	3,835 2 57	3 05	1,678 25
Current expenses	2,527 37	116 14	122 14	200 67	293 12
Gold dust					
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	\$ 121,787 69	\$ 125,268 83	\$ 131,895 62	\$ 134,252 27	\$ 143,355 73

LIABILITIES.

	Capital stock	Profit and loss	Deposits subject to check	Demand certificates of deposit	Due to banks
	\$ 25,000 00	\$ 25,000 00	\$ 25,000 00	\$ 25,000 00	\$ 25,000 00
	13,870 06	15,174 69	17,555 10	12,207 08	13,704 02
	63,297 49	68,348 31	67,733 41	73,128 16	79,372 66
	16,579 77	16,641 99	19,643 26	18,509 16	16,041 22
	3,040 37	103 84	1,963 85	5,407 87	8,637 83
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	\$ 121,787 69	\$ 125,268 83	\$ 131,895 62	\$ 134,252 27	\$ 143,355 73

ELLING STATE BANK.

Virginia City.

Mary B. Elling, President.

C. H. Bufford, Vice President.

DIRECTORS.

Mary B. Elling,

C. H. Bufford.

W. A. Clark, Cashier.

ANNUAL REPORT OF STATE EXAMINER.

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RESOURCES.

	Jan. 29.	Apr. 6.	June 18.	Sept. 4.	Nov. 12, 1906.
Loans and discounts	\$ 222,445.21	\$ 244,460.96	\$ 248,313.12	\$ 258,503.54	\$ 244,050.91
Overdrafts	47,128.36	48,740.19	50,227.88	68,197.56	73,184.51
Bonds and warrants	102.00	141.00	237.00	288.00	93.00
Real estate owned	4,773.57	4,773.57	4,773.57	4,773.57	4,773.57
Gold and silver	19,003.85	20,133.60	19,638.75	18,345.60	16,510.75
Currency	7,257.00	6,861.00	10,917.00	8,768.00	12,685.00
Due from banks	180,850.36	151,003.16	145,354.09	150,323.50	182,391.95
Checks and other cash items	443.43	5,559.91	972.96	1,288.37	405.19
Current expenses	51.93	1,440.06	1,938.43	2,957.10	3,882.64
Gold dust	269.20	288.20	326.85	90.40	123.00
	<hr/> \$ 482,324.91	<hr/> \$ 483,401.65	<hr/> \$ 482,749.65	<hr/> \$ 513,535.64	<hr/> \$ 538,100.52

LIABILITIES.

	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Capital stock	\$ 20,411.61	\$ 1,429.19	\$ 6,103.21	\$ 8,380.81	\$ 16,681.73
Deposits subject to check	329,577.80	337,605.68	341,141.12	362,736.41	389,281.08
Demand certificates of deposit	69,984.06	86,040.67	76,251.28	78,273.17	78,466.18
Due to banks	11,465.44	7,320.36	8,275.54	13,081.75	3,671.53
Other liabilities	886.00	955.75	978.50	1,003.50	.....
	<hr/> \$ 482,324.91	<hr/> \$ 483,401.65	<hr/> \$ 482,749.65	<hr/> \$ 513,535.64	<hr/> \$ 538,100.52

ANNUAL REPORT OF STATE EXAMINER.

MADISON STATE BANK.
Virginia City.

A. J. Bennett, President.

A. P. Hall, Vice President.

DIRECTORS.

A. J. Bennett.	A. C. Hall.
A. P. Hall.	Isaac Bennett.
H. P. Bennett.	

RESOURCES.

	At the close of business.	At the close of business.	At the close of business.	At the close of business.
Jan. 29.	Apr. 6.	June 18.	Sept. 4.	Nov. 12, 1906.
\$ 124,766.93	\$ 123,805.32	\$ 117,952.16	\$ 117,789.57	\$ 117,905.39
27,103.00	29,753.34	30,387.74	38,033.84	46,200.14
12.55	1,009.64	1,629.62	2,580.49	3,301.76
52,825.65	63,238.83	62,181.58	63,693.19	62,419.27
3,965.85	3,965.85	3,965.85	3,965.85	3,965.85
27,388.77	29,095.74	29,863.17	28,042.28	22,369.57
52,785.37	33,955.18	30,408.67	28,015.30	35,047.68
1.60	110.40	1.50	197.20	421.56
177.05	177.05	177.05	177.05	177.05
<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
\$ 289,026.77	\$ 284,831.35	\$ 276,567.34	\$ 282,494.77	\$ 291,808.24

LIABILITIES.

	Capital stock	Undivided profit	Deposits subject to check	Demand certificates of deposit	Due to banks
\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
12,636.29	14,358.01	17,926.76	16,7202.17	169,832.19	23,445.50
189,635.25	35,329.54	39,798.07	39,772.28	41,154.76	164,226.30
765.69	828.51	2,235.47	1,206.05	7,803.63	46,332.84
<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
\$ 289,026.77	\$ 284,831.35	\$ 276,567.34	\$ 282,494.77	\$ 291,808.27	

WHITEHALL STATE BANK.

Whitehall.

C. M. Johnson, President.

A. J. McKay, Vice President.

DIRECTORS.

C. M. Johnson.	H. J. Tuttle.
S. F. Tuttle.	F. H. Johnson.
	A. J. McKay.

Frank H. Johnson, Cashier.

ANNUAL REPORT OF STATE EXAMINER.

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RESOURCES.

	At the close of business,	Apr. 6	June 18,	Sept. 4,	Nov. 12, 1906.
Loans and discounts		\$ 45,266.93	\$ 53,227.85	\$ 55,633.99	\$ 63,336.07
Overdrafts		555.77	618.93	1,281.26	2,301.57
Banking house		2,946.91	2,946.91	2,946.91	2,957.66
Furniture and fixtures		1,238.09	1,463.09	1,463.09	1,463.09
Current expenses		65.40	588.98	936.22	1,707.47
Due from banks		30,911.04	45,739.02	41,913.74	38,456.01
Cash on hand		6,071.90	5,978.80	7,974.90	7,072.30
		<hr/> \$ 83,686.80	<hr/> \$ 102,600.66	<hr/> \$ 109,743.97	<hr/> \$ 108,410.79
					<hr/> \$ 108,954.75

LIABILITIES.

Capital stock	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Undivided profits	1,174.00	1,827.65	2,687.48	4,059.33
Certified checks	860.86	.....	.....	5,021.30
Certificates of deposit	15,672.64	14,505.44	16,047.85	25,298.17
Deposits subject to check	45,979.30	66,257.57	71,008.64	59,039.49
Cashiers' checks outstanding .....	.....	.....	.....	77.15
	<hr/> \$ 83,686.80	<hr/> \$ 102,600.66	<hr/> \$ 109,743.97	<hr/> \$ 108,410.79
				<hr/> \$ 108,954.75

ANNUAL REPORT OF STATE EXAMINER.

Abstract of reports made to the State Examiner, showing the condition of the Thirty-four State Banks of Montana at the close of business Jan. 29, 1906.

Loans and discounts	\$10,310,273 31	Capital stock	\$ 2,080,000 00
Overdrafts	1,844,294 69	Surplus	466,050 00
Bonds, warrants, etc	1,166,478 09	Undivided profits	583,042 97
Due from banks	3,186,896 52	Deposits subject to check..	8,360,977 86
Real estate, furniture and fixtures	702,647 10	Savings deposits	5,863,630 38
Checks and cash items	125,184 94	Due to banks	1,168,466 71
Cash on hand	1,486,308 53	Other liabilities	303,530 51
Other resources	3,564 35		
	\$18,825,648 43		\$18,825,648 43

Abstract of reports made to the State Examiner, showing the condition of the Thirty-six State Banks of Montana at the close of business April 4, 1906.

Loans and discounts	\$10,673,335 35	Capital stock	\$ 2,210,000 00
Overdrafts	1,873,284 36	Surplus	468,500 00
Bonds, warrants, etc....	1,067,942 32	Undivided profits	574,086 26
Due from banks	4,003,855 36	Deposits subject to check..	9,065,196 94
Real estate, furniture and fixtures	745,255 17	Savings deposits	6,265,362 05
Checks and cash items...	114,887 51	Due to banks	1,276,678 40
Cash on hand	1,610,643 07	Other liabilities	233,116 69
Other resources	3,737 20		
	\$20,092,940 34		\$20,092,940 34

Abstract of reports made to the State Examiner, showing the condition of the Thirty-seven State Banks of Montana at the close of business June 18, 1906.

Loans and discounts	\$11,184,260 80	Capital stock	\$ 2,270,000 00
Overdrafts	1,453,676 88	Surplus	468,718 75
Bonds, warrants, etc ...	1,059,288 10	Undivided profits	642,905 59
Due from banks	4,488,472 86	Deposits subject to check..	9,343,716 25
Real estate, furniture and fixtures	744,597 00	Savings deposits	6,538,546 12
Checks and cash items	119,021 25	Due to banks	1,278,199 18
Cash on hand	1,702,236 46	Other liabilities	216,142 71
Other resources	6,675 25		
	\$20,758,228 60		\$20,758,228 60

Abstract of reports made to the State Examiner, showing the condition of the Thirty-eight State Banks of Montana at the close of business Sept. 4, 1906.

Loans and discounts	\$12,205,842 14	Capital stock	\$ 2,300,000 00
Overdrafts	1,531,654 95	Surplus	468,500 00
Bonds, warrants, etc.....	1,008,736 88	Undivided profits	697,853 62
Due from banks	4,790,813 87	Deposits subject to check.	10,181,480 74
Real estate, furniture and fixtures	717,727 04	Due to banks	1,377,345 39
Checks and cash items....	101,564 59	Savings deposits	6,853,121 35
Cash on hand	1,662,656 41	Other liabilities	148,260 82
Other resources	7,566 04		
	\$22,026,561 92		\$22,026,561 92

Abstract of reports made to the State Examiner, showing the condition of the Thirty-nine State Banks of Montana at the close of business Nov. 12, 1906.

Loans and discounts	\$12,774,952 07	Capital stock	\$ 2,325,000 00
Overdrafts	2,167,788 76	Surplus	468,500 00
Bonds, warrants, etc.....	1,182,084 53	Undivided profits	833,300 33
Due from banks	5,060,947 11	Deposits subject to check.	11,292,643 14
Real estate, furniture and fixtures	721,920 87	Savings deposits	7,180,910 30
Checks and cash items....	131,917 27	Due to banks	1,481,325 30
Cash on hand	1,645,669 07	Other liabilities	115,213 36
Other resources	11,612 75		
	\$23,696,892 43		\$23,696,892 43

Abstract of reports made to the Comptroller of the Currency showing the condition of the Thirty-three National Banks in the State of Montana at the close of business Nov. 12, 1906.

Loans and discounts	\$18,743,673 53	Capital stock	\$ 3,145,000 00
Overdrafts	924,475 17	Surplus	1,117,500 00
U. S. Bonds	1,988,500 00	Undivided profits	1,380,439 52
Premium on U. S. bonds..	15,821 82	Nat. Bank notes outstanding	1,387,580 00
Bonds, securities, etc....	1,349,572 40	Due to banks	1,990,693 91
Real estate, furniture and fixtures	729,931 14	Individual deposits	25,999,237 80
Due from banks	9,351,367 12	U. S. deposits	387,499 14
Checks and cash items....	269,125 97	Deposits of U. S. disbursing officers	139,778 47
Cash on hand	2,146,875 89	Other liabilities	43,887 95
Redemption fund with Treasurer	70,050 90		
Due from U. S. Treasurer.	2,222 85		
	\$35,591,616 79		\$35,591,616 79

ANNUAL REPORT OF STATE EXAMINER.

Abstract of reports of State Banks and Trust Companies of Montana at the close of business, November 12, 1906, and comparison with reports of November 9, 1905.

Number of banks	Nov. 12, 1906. ——— 39 ———	Nov. 9, 1905. ——— 32 ———	Increase. ——— 7 ———	Decrease.
RESOURCES.				
Loans and discounts	\$12,774,952.07	\$ 9,489,165.79	\$3,285,786.28	\$.....
Overdrafts	2,167,788.76	2,025,530.69	142,258.07	12,871.29
Bonds, warrants, etc.	1,182,084.53	1,194,955.82	.....	.....
Due from banks	5,060,947.11	3,342,558.25	1,718,388.86	.....
Real estate, furniture and fixtures	721,920.87	711,786.25	10,134.62	.....
Checks and other cash items	131,917.27	114,471.94	17,445.33	.....
Gold coin	600,750.14	837,993.48	.....	237,243.34
Silver coin	80,885.93	107,181.24	.....	26,295.31
Currency	964,003.00	846,717.00	117,286.00	.....
All other resources	11,612.75	1,206.16	10,406.59	.....
	\$23,696,892.43	\$18,671,566.62	\$5,301,705.75	\$276,379.91
LIABILITIES.				
Capital stock	\$ 2,325,000.00	\$ 2,030,000.00	\$ 295,000.00	.....
Surplus	468,500.00	468,500.00	.....	.....
Undivided profits	833,300.33	605,309.81	227,990.52	.....
Deposits subject to check	11,292,613.14	8,362,751.17	2,929,891.97	.....
Savings deposits	7,180,910.30	5,929,158.20	1,251,752.10	.....
Due to banks and bankers	1,481,235.30	1,054,333.04	426,992.26	.....
All other liabilities	221,514.40	115,213.36	106,301.04	.....
	\$23,696,892.43	\$18,671,566.62	\$5,131,626.85	\$106,301.04

Loans and discounts of the Thirty-eight State Banks of Montana as reported September 4, 1906.

Loans to managing officers	\$ 235,113	21
Indorsements of managing officers	78,237	25
Loans to other directors	139,581	77
Indorsements of other directors	40,218	71
Loans on real estate	1,813,836	36
Loans on chattel mortgage	854,230	56
Loans on collateral	2,564,116	32
All other loans	6,480,507	96

Total loans \$12,205,842 14

Of the above, loans amounting to \$147,717.80 were reported as of doubtful value.

Deposits of the thirty-eight State Banks of Montana as reported Sept. 4, 1906.

Deposits subject to check	\$10,181,480	74
Time and demand certificates and savings deposits	6,853,121	35

Total deposits \$17,034,602 09

Number of savings accounts	8,114	
Number of time and demand certificates outstanding	9,906	
Total savings and certificate accounts.....	18,020	

Number of check accounts 12,372

Total number of depositors 30,392

**Financial Statement of the
Western Loan and Savings Company of Salt Lake City.
December 31, 1905.**

ASSETS.

Real estate loans with stock as collateral	\$ 80,864	15
Real estate loans without stock as collateral	432,863	63
Stock loans	14,221	27
Cash in office and banks	14,877	31
Real estate	31,232	53
Insurance and taxes advanced	1,083	94
Advances on foreclosure proceedings.....	1,926	28
Sundry accounts receivable	1,825	33

\$578,894 44

LIABILITIES.

Due shareholders account installment stock interest, etc.	\$406,410	52
Due shareholders account full paid stock.....	22,100	00
Bills payable	11,800	00
Savings stocks and extra payments on "F" stock	24,596	43
Partial payments on real estate loans.....	80,951	24
Sundry accounts	438	18
Undivided profits	32,598	07

\$578,894 44

P. W. Madsen, President.
John T. White, Secretary.

R. W. Madsen, Treasurer.
H. M. H. Lund, Asst. Secretary.

ANNUAL REPORT OF STATE EXAMINER.

**Financial Statement of the
Billings Building and Loan Association of Billings, Montana.**

October 26, 1906.

ASSETS.

Real estate loans with stock as collateral	\$ 54,150 00
Cash in office	80
Furniture and fixtures	260 60
	<hr/>
	\$54,411 40

LIABILITIES.

Due shareholders account installment stock interest, etc.	\$ 9,669 95
Due shareholders account full paid stock interest, etc.	43,700 00
Contingent fund	326 22
Undivided profits or balance	179 55
Fee fund	405 95
Dividends unpaid	129 73
	<hr/>
	\$54,411 40

Charles Spear, President.

Henry White, Secretary.

John A. Hoyt, Treasurer.

**Financial Statement of the
Carbon Building and Loan Association of Red Lodge, Montana.**

April 21, 1906.

ASSETS.

Real estate with stock as collateral.....	\$ 35,500 00
Stock loans	2,000 00
Cash in Red Lodge State Bank	1,515 96
Dues, interest, fines and premiums delinquent	153 00
	<hr/>
	\$39,168 96

LIABILITIES.

Due shareholders account installment stock, interest, etc.	\$ 38,354 85
Contingent fund	\$14 11
	<hr/>
	\$39,168 96

C. C. Bowlen, President.

D. G. O'Shea, Secretary.

A. E. Flagler, Treasurer.

ESTIMATED VALUE OF COUNTY PROPERTY.

Beaverhead		\$ 122,000 00
Broadwater		43,850 00
Carbon		76,750 00
Cascade		515,350 00
Chouteau		149,000 00
Custer		129,600 00
Dawson		117,440 00
Deer Lodge		165,655 00
Fergus		41,925 00
Flathead		116,500 00
Gallatin		400,000 00
Granite		30,650 00
Jefferson		65,000 00
Lewis and Clark		431,950 00
Madison		143,400 00
Meagher		25,300 00
Missoula		42,900 00
Park		70,800 00
Powell		61,100 00
Ravalli		86,325 00
Rosebud		88,100 00
Sanders		
Silver Bow		311,575 00
Sweet Grass		50,700 00
Teton		85,715 00
Valley		120,568 00
Yellowstone		226,150 00
Total		\$3,718,303 00

GROSS INDEBTEDNESS OF THE TWENTY-SEVEN COUNTIES OF MONTANA
1905—1906.

County.	1905.	1906.	Increase.	Decrease.
Beaverhead	\$109,713 29	\$ 81,641 65	\$.....	\$ 28,071 64
Broadwater	103,431 00	98,442 90		4,988 10
Carbon	131,085 60	145,901 05	14,815 45	
Cascade	624,641 46	628,854 39	4,212 93	
Chouteau	208,093 15	205,137 45		2,955 70
Custer	187,557 55	182,748 61		4,808 94
Dawson	102,789 25	102,474 27		314 98
Deer Lodge	200,964 23	164,319 71		36,644 52
Fergus	106,130 10	106,776 96	646 86	
Flathead	251,656 23	232,841 73		18,814 50
Gallatin	265,004 89	263,332 76		1,672 13
Granite	49,916 68	38,162 55		11,754 13
Jefferson	65,213 80	50,748 05		14,465 75
Lewis and Clark	140,968 18	131,726 98		9,241 20
Madison	102,431 40	102,252 46	94 06	
Meagher	60,983 86	56,544 23		4,439 63
Missoula,	346,133 81	274,127 13		72,006 68
Park	165,163 42	165,176 25	12 83	
Powell	77,901 44	77,897 20		4 24
Ravalli	128,227 85	130,293 31	2,065 46	
Rosebud	122,118 46	97,425 29		24,693 17
Sanders		44,989 67	44,989 67	
Silver Bow	151,407 15	222,156 58	70,749 43	
Sweet Grass	97,485 42	97,495 02	9 60	
Teton	63,412 58	104,018 16	40,605 58	
Valley	148,405 57	170,334 56	21,928 99	
Yellowstone	279,719 88	253,057 48		26,662 40

**NET INDEBTEDNESS OF THE TWENTY-SEVEN COUNTIES OF MONTANA
1905—1906.**

County.	1905.	1906.	Increase.	Decrease.
Beaverhead	\$ 46,217 82	\$ 47,059 55	\$ 841 73	\$.....
Broadwater	66,972 20	62,537 75	.....	4,434 35
Carbon	70,669 74	82,550 86	11,881 12	.....
Cascade	532,732 40	529,705 90	.....	3,026 50
Chouteau	62,882 81	59,510 80	.....	3,372 01
Custer	115,008 16	94,485 44	.....	20,522 72
Dawson	65,019 06	54,934 15	.....	10,084 91
Deer Lodge	170,691 53	112,636 58	.....	58,054 95
Fergus	.....	See below.		
Flathead	154,632 19	146,832 38	.....	7,799 81
Gallatin	190,442 19	187,705 51	.....	2,733 68
Granite	11,440 51	7,333 16	.....	4,107 35
Jefferson	16,736 96	9,153 38	.....	7,583 58
Lewis and Clark	68,320 24	78,004 63	9,684 39	.....
Madison	46,726 77	50,467 68	3,740 91	.....
Meagher	24,177 54	16,230 65	.....	7,940 89
Missoula	184,952 07	145,021 45	.....	39,930 62
Park	108,538 63	105,144 87	.....	3,393 76
Powell	33,847 19	31,059 66	.....	2,787 53
Ravalli	87,279 49	83,905 76	.....	3,370 73
Rosebud	66,802 50	40,770 87	.....	26,031 63
Sanders	.....	40,793 69	40,793 69	.....
Silver Bow	.....	See below.		
Sweet Grass	46,621 29	40,302 68	.....	6,318 61
Teton	2,455 60	30,205 36	27,749 76	.....
Valley	85,921 11	101,443 69	15,522 58	.....
Yellowstone	131,247 01	101,163 06	.....	30,077 95

Fergus County has no net indebtedness, increase in net surplus, \$9,992 87.
 Silver Bow County has no net indebtedness, decrease in net surplus, \$18,217 46.

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TABLE BELOW IS SUMMARY OF COUNTY EXPENSES AS REPORTED FOR FISCAL YEAR 1906.

COUNTY	Court Expenses	Salaries Except Court Officers	Bridge Work and Supplies	Road Work and Supplies	Care of Poor	Other Expenses	Total
Beaverhead	\$ 15,780 15	\$ 10,207 35	\$ 3,837 53	\$ 6,935 15	\$ 9,707 82	\$ 8,259 44	\$ 54,817 44
Broadwater	8,804 03	8,399 20	922 63	3,056 55	1,901 26	5,217 61	28,301 28
Carbon	14,465 36	12,171 03	16,496 11	20,549 50	3,254 36	13,097 09	80,033 45
Cascade	33,634 98	36,683 86	579 32	15,682 05	15,082 04	61,284 34	172,346 59
Chouteau	13,312 21	31,173 84	10,841 37	27,291 06	12,162 04	18,536 52	113,347 04
Cluster	19,219 42	13,664 78	2,295 00	9,785 54	3,045 80	7,535 11	55,585 65
Dawson	12,683 45	16,121 14	2,252 71	7,373 61	8,183 97	43,339 97	77,339 97
Deer Lodge	25,124 73	19,065 76	7,379 41	8,521 28	8,896 12	17,358 42	86,335 72
Fergus	27,424 28	14,888 50	481 30	15,913 27	7,871 83	15,344 00	81,986 18
Flathead	22,783 08	21,270 37	6,395 13	19,905 31	6,570 76	15,058 90	91,983 55
Gallatin	29,574 00	18,681 69	7,424 76	16,977 79	4,872 61	18,736 80	96,267 65
Granite	14,140 60	8,751 30	.....	*7,758 84	1,580 42	6,700 76	38,931 92
Jefferson	14,789 59	10,846 35	558 76	6,603 99	2,041 62	5,394 73	40,085 04
Lewis and Clark	58,289 17	30,047 71	5,630 74	14,736 24	20,451 39	33,686 61	162,841 86
Madison	14,885 39	10,413 43	10,141 11	14,418 41	13,224 77	8,788 78	71,841 89
Meagher	8,536 17	7,912 03	430 25	3,527 95	3,153 24	7,782 73	31,292 46
Missoula	31,750 14	20,798 53	7,083 24	13,995 45	11,473 28	24,003 28	109,103 98
Park	22,037 39	12,286 33	.....	*17,223 90	7,019 92	10,396 14	68,963 68
Powell	11,017 75	9,772 64	.....	6,159 61	6,379 92	6,132 02	40,985 54
Ravalli	13,825 50	11,607 94	.....	*24,191 16	2,214 92	7,868 12	59,107 54
Rosebud	12,914 17	7,459 52	2,181 18	4,751 12	2,252 71	11,874 62	41,433 32
Sanders	4,742 06	5,773 80	.....	2,478 71	4,466 50	62,490 66	75,951 73
Silver Bow	139,651 76	62,600 45	15,743 66	34,013 39	56,377 63	124,917 85	433,312 74
Sweet Grass	8,376 90	8,224 13	906 00	5,325 77	1,520 96	11,251 44	35,605 20
Teton	18,015 59	10,628 85	1,050 04	9,059 30	2,480 00	44,284 73	85,518 51
Valley	28,007 60	11,897 94	5,099 82	15,852 83	5,527 56	21,853 62	88,239 38
Yellowstone	23,283 29	17,158 92	3,543 40	15,918 81	5,376 50	28,142 63	93,423 55
Total	\$645,855 62	\$412,511 53	\$112,197 07	\$358,666 59	\$218,659 85	\$63,092 20	\$2,380,982 86

*Also includes bridge works and supplies.
The item of court expenses does not include salary of judges nor one-half the county attorney's salary, because both are paid out of the State Treasury.

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COUNTY

	Assessed Valuation	Rate of County Taxation in Mills, Except Special
Beaverhead	\$ 6,211,351 00	21.3
Broadwater	2,508,839 00	23.85
Carbon	4,359,350 00	24.85
Cascade	16,468,167 00	18.85
Chouteau	11,104,429 00	20.25
Custer	7,090,461 00	22.1
Dawson	5,287,002 00	21.35
Deer Lodge	8,105,527 00	22.25
Fergus	9,144,726 00	20.1
Flathead	11,131,098 00	21.5
Gallatin	10,110,060 00	21.1
Granite	2,178,893 00	29.35
Jefferson	4,924,405 00	18.1
Lewis and Clark	17,686,070 00	17.
Madison	5,497,242 00	17.6
Meagher	3,869,101 00	19.85
Missoula	10,322,799 00	21.5
Park	6,931,894 00	24.
Powell	3,804,704 00	22.85
Ravalli	3,815,489 00	26.25
Rosebud	5,259,185 00	29.25
Sanders	3,253,128 00	21.
Silver Bow	48,428,575 00	18.
Sweet Grass	4,140,016 00	22.85
Teton	5,600,171 00	12.9
Valley	6,157,256 00	21.1
Yellowstone	11,550,125 00	20.95

Receipts from Jax- es for Year	Receipts from Offi- cers Fees for Year	Paid Out During Year	Balance on Hand Dec. 1, 1905	Balance on Hand Dec. 1, 1900
\$126,564 70	\$ 14,731 50	\$ 169,474 93	\$128 259 39	\$112,257 29
64,527 13	6,198 75	71,208 68	63,915 29	68,453 94
117,657 28	21,688 00	146,336 81	111,849 68	123,926 66
380,713 75	56,855 60	472,141 87	275,903 22	283,557 16
228,973 60	26,859 50	276,387 73	272,051 75	276,852 54
147,514 71	12,565 75	3,515 75	161,549 73	183,163 31
120,751 40	9,761 00	2,074 05	113,012 55	123,737 47
296,194 98	36,623 50	4,288 25	282,522 45	185,540 93
189,219 90	25,373 50	7,465 99	218,320 46	238,219 09
204,438 76	25,581 25	8,666 54	269,185 91	258,283 29
231,255 39	20,531 50	6,347 60	211,362 11	204,143 93
63,106 32	9,272 00	2,054 42	277,753 05	226,275 99
77,651 27	17,361 55	5,878 63	92,241 74	65,252 26
291,021 87	64,258 16	9,037 64	111,748 38	92,891 86
110,173 53	16,601 50	5,169 12	409,097 67	236,431 66
70,655 77	6,073 00	1,296 79	146,671 06	244,171 52
216,127 04	36,602 75	10,148 23	116,245 01	114,003 11
181,075 54	22,109 00	5,029 53	385,010 86	72,074 22
81,364 61	9,708 00	1,937 72	308,175 84	279,674 42
107,515 62	10,770 16	5,159 92	162,439 14	185,713 02
112,855 55	4,370 00	1,728 98	202,335 11	93,036 19
59,940 31	3,865 50	1,363 86	135,046 59	94,383 91
749,068 24	193,483 75	25,403 75	87,972 09	76,612 04
92,273 55	4,598 50	4,115 71	97,212 03	111,697 74
101,710 49	11,368 00	3,827 57	162,439 44	111,226 89
129,840 44	15,677 75	2,715 20	102,898 44	127,250 88
307,095 94	29,247 25	8,048 15	122,687 54	116,185 81
<hr/>	<hr/>	<hr/>	383,628 03	129,977 94
\$4,889,287 69	\$712,139 72	\$158,642 62	313,667 09	337,081 28



